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ANNUAL REPORT
OF THE
INSURANCE
DEPARTMENT
OF
MONTANA

For the Year Ending December 31, 1917

OFFICE OF STATE AUDITOR

RUFUS G. POLAND,
State Auditor and Commissioner
of Insurance ExOfficio.

W. F. McKEE,
Deputy Commissioner of Insurance.

INDEPENDENT PUBLISHING CO.
HELENA, MONTANA



JAN 30 1919
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Insurance Department OF MONTANA

For the Year Ending December 31, 1917

*Showing Business Written, Premiums Received, Losses Incurred
and Paid by Life, Fire and Miscellaneous Insurance Com-
panies and Fraternal Societies Authorized to Trans-
act Business during such period and other
data in connection therewith.*

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OFFICE OF STATE AUDITOR

INSURANCE DEPARTMENT

May 15, 1918.

Hon. S. V. Stewart,
Governor of Montana.
Capitol.

Sir:—

I have the honor to submit herewith the annual report of the Insurance Department of the State of Montana, for the year ending December 31, 1917. This report includes the business written, premiums received, losses incurred, losses paid and premium taxes paid in this state by fire, life and miscellaneous companies and fraternal societies authorized to transact business in Montana. The statistics of the report are compiled from the annual statements of the companies and associations filed with this Department according to law, and show their condition as of the above date.

The report also contains tables showing the paid up capital of all companies, assets, liabilities, surplus over all liabilities, surplus as regards policy holders, and other data taken from the annual statements filed in this office. There is also shown a comparative statement, exhibiting receipts for the insurance year ending December 31, 1917, in comparison with receipts for the year ending December 31, 1916. The report further shows lists of companies and associations admitted to or withdrawn from the state during the insurance year ending March 31, 1918, and lists of companies and associations licensed for the year beginning April 1, 1918, together with home office addresses and addresses of general agents or managers.

It was our intention to have this report ready to mail not later than April 15th, but failure to receive the annual statements promptly, and insufficient clerical help in the Department for the annual season of heavy work, made it impossible to get the report out prior to this date. Conditions brought about by the war prevented many of the companies from filing their annual statements prior to March 1st, as required by law; many of the companies lost a large percentage of their office force by reason of officials and clerks entering the war service in different capacities; the large eastern offices were closed for several days during the coal famine experienced in the east, and printers were unable to print the annual statements owing to heatless days and war-depleted forces of employes. It was therefore considered that the companies had reason for being delinquent in furnishing their annual statements. It is unfortunate, however, that these conditions have caused the issuance of this report to be practically thirty days late.

Special mention is due to the matter of withdrawal of all foreign insurance companies organized in enemy countries. The United States licenses of twelve of these companies with home offices in Germany, Austria, and Bulgaria, were revoked by the Secretary of the Treasury under the "Trading with the Enemy Act," late in the year 1917. These companies all had sufficient deposits in this country to adequately protect their policy holders, either by reinsuring the risks or carrying same to termination of the contract. It is my information that most of the risks have been reinsured in companies of the United States or our Allies. There is therefore no occasion for distrust as to the validity of all existing policies of these companies.

It is fitting at this time, and in this connection, to call your attention to the very urgent needs of the Insurance Department, which are apparent to anyone who has been conversant with the affairs of the Department for even a few months. Having been Ex-officio Commissioner of Insurance for nearly a year, during which time I have made close study of the operations of the Department and what its administration means to the insuring public of the great State of Montana, I am prepared to state without fear of successful contradiction that the Department has far outgrown the legislation which brought it into existence and the few enactments in its behalf from time to time during its history. This is not said in a captious or complaining spirit, nor is it intended to criticise the original insurance laws which founded the Insurance Department of Montana; rather it is simply another exhibit of evidence as to the wonderful progress of our great state in a few short years. No legislative assembly of those days could have possibly foreseen or anticipated the development of the insurance business in all lines in Montana, or the magnitude of operations of our Insurance Department as of today.

No doubt the legislative assembly of 1909 was justified in thinking the Act which was approved in February of that year, "A bill for an act to provide that the State Auditor shall also be designated as Commissioner of Insurance Ex-officio, and to provide for the appointment of a Deputy State Auditor who shall also be known as Deputy Commissioner of Insurance, and to fix his salary and to provide for the employment of an Actuary," together with the laws which had already been passed, would create an Insurance Department which could adequately administer the insurance business of Montana for many years to come. Prior to the year 1909, administration of the insurance laws was by the State Auditor through an "Insurance Clerk," and the Act of that year was distinctly progressive legislation which provided for proper handling of the business at that time, but which the abnormal and altogether unanticipated development of insurance in the state in less than ten years has rendered entirely inadequate. It is only necessary to exhibit a comparison of the volume of business transacted in 1907 with the business of 1917 to show that the Department of ten years ago cannot properly take care of the work of today. Even a superficial study of the following figures furnishes indisputable proof that the Insurance Department

of Montana needs the undivided attention of one man at the head of it, appropriations commensurate with collections made and turned over to the general fund of the State, an organization providing for the several trained employes necessary to the intelligent handling of an intricate and technical business, and a complete code of laws which shall enable the Department to in every way maintain at all times a complete supervision over the money spent annually by our citizens for insurance protection. This amounted to more than ten and three quarter millions of dollars in 1917, and will mount up to eleven millions in 1918. Surely such an expenditure for insurance protection justifies appropriation of at least a few thousand dollars, out of the many thousand dollars collected from the insurance companies, for the purpose of safeguarding the interests of the insuring public to the greatest possible extent, as well as for the interests of the admitted companies which are paying our regular fees and taxes for transacting business in Montana, and are entitled to the fullest protection of the Department against the irresponsible and unauthorized companies which are constantly attempting to write business in the state without paying any of the fees and taxes paid by admitted companies.

During 1917 the Department collected from insurance companies and associations, under the various fees and taxes chargeable, more than \$225,000.00. Collections for the first four months of 1918 are \$30,000 in excess of the amount collected during the same period in 1917, indicating that receipts for this year will total about \$275,000.00. Less than one per cent of this amount comes back from the general fund for maintenance of the Department. About six per cent of the amount, or approximately \$15,000.00 annually, is needed for the establishment and operation of an effective insurance department capable of safeguarding the public in its annual expenditure of eleven millions of dollars, and of making sure that justice is being done to the companies which have complied with all our laws and are working for the betterment of insurance conditions and practices in Montana. Even this amount of annual appropriation will probably be insufficient by 1923 if Montana's insurance needs continue to grow as they have during the last few years, and no one can doubt a future development even more pronounced than that which we have experienced. Certainly six per cent is a very small part of the receipts from taxation which, of course, falls on the policy holders, and the policy holder has a right to expect that at least that much of his contribution shall go to provide him safe insurance protection, guaranteed by the strictest kind of state supervision. There can be no question but that an appropriation sufficient to maintain a well equipped department would be the means of saving many times the amount to the thousands of policy holders in Montana by regulating rates and absolutely preventing the operations of companies which, through failure, or absence of the control afforded by stringent laws, do not give value received for the many thousand dollars collected in premiums.

The marked increase in insurance business reflects the development of Montana in the most substantial kind of a way, and shows there has been a tremendous expansion in the amount of property insured against fire and other casualties, the number of citizens who are carrying life insurance, and the amount of casualty, liability and surety insurance written. The receipts of the Department for 1917 were \$225,616.12, compared with \$87,220.68 in 1907, or an increase of 250 per cent in ten years. They showed an increase of \$35,291.03 over 1916, or a gain of 18.5 per cent in one year. In 1907 there were 137 companies doing business in the state, and in 1917 there were 277. In 1907 only 2654 agents' licenses were issued, while in 1917 there were 9235. A decade ago fraternal benefit associations were not under the supervision of the Department, but in 1911 a law was passed making them subject to the Department's control, and there are now 39 such associations authorized to transact business in the state.

In 1907 all companies, life, fire and miscellaneous, reported premiums collected in Montana of \$3,163,621.07. No more wonderful story of Montana's growth and development can be told than by reporting the premiums collected during 1917, which amounted to \$10,776,308.64.

In 1909, the year the legislature created the office of Deputy Commissioner of Insurance, there were 147 companies operating in the state, 3622 agents' licenses issued, with collections of \$97,878.98. While the business has more than doubled since then there has been no increase in the amount of the annual salaries or the number of employees. One or two extra clerks have been absolutely required to handle the mass of detail work for a short period of each year during the busy season, and it has been necessary to pay their salaries out of the State Auditor's Expense Fund, which, itself, is lamentably insufficient.

It is believed that the foregoing comparison shows in the most convincing manner possible the need of supporting the Department with appropriations commensurate with its vastly increased responsibilities.

Under present conditions, the Insurance Department of Montana is unable to take its proper place with the departments of neighboring states, which, by reason of liberal appropriations and sufficient organizations, are able to accomplish much necessary work that Montana must leave undone. For years the annual convention of Insurance Commissioners and Superintendents has been working along the lines of co-operation in handling the great questions of insurance, and splendid results have been obtained with regard to uniform laws and practices. In order to secure the best results from the plans and methods adopted by these conventions, each state should have an insurance department that can put them into practice. In other words, each state owes it to the other states and to the insuring public to maintain such a department as will be able to render its proportionate share of the service which can only result from concerted action on the part of the states. It is gratifying to be able to say that by reason of some activities outside of Montana in connection with other departments, our Department

has come to be looked upon as a factor in insurance matters, and we should be able at all times to assume our share of responsibility and work in matters that concern Montana as well as neighboring states. We have been compelled to refuse invitations from other departments to participate in examinations of companies in their states, because our force is so inadequate that the Deputy Commissioner, the only one available for such work, could not be spared from the work in the office.

Comparison of our force with organizations of the other states shows plainly how impossible it is for Montana to take her proper place in the regulation of insurance practices. Without definitely stating the exact organization of each state, it may be said that such states as Minnesota, Washington, Oregon and California, each have a commissioner or superintendent, deputy commissioner, actuary, several examiners, several inspectors and numerous clerks. Montana has a commissioner who must divide his time with three other offices, a deputy commissioner and one clerk, with the help of one or two other clerks during about two months in the year. An insurance department should mean something far more than simply an agency to collect the fees and taxes due from companies, and issue the necessary licenses to companies and agents.

Changing conditions, state development and the complexity of modern insurance have rendered our present small code of insurance laws entirely inadequate for the proper protection of our insuring public, and the upholding of the companies authorized to transact business in Montana in their efforts to promote correct insurance practices in our state. Some of our laws should be repealed, others should be amended in order that they may have force, and many new laws which have been tried in other states and found admirable, should be added to our statutes. It is the intention of the Department to present many such corrections and additions to our laws for consideration of the next Legislative Session, with the hope that a complete code, free from all ambiguities and irrelevancies, and providing for strict regulation of insurance in all its complex modern phases, may be enacted.

A law which is most urgently needed is a statute which shall provide that the affairs of an insolvent Montana insurance company shall be taken over and administered by the Commissioner of Insurance in much the same way as the affairs of an insolvent state bank are taken over by the Superintendent of Banks. The present law only provides that the Commissioner of Insurance shall, for cause shown, revoke the license of the company. The necessity of such a law was well illustrated by the failure of the Bankers Insurance Company of Helena, late in the year 1917. An examination of that company, made in November, 1917, by the Insurance Departments of Montana, North Dakota and South Dakota, showed liabilities far in excess of their assets of \$310,956.90. These assets were of a high grade, and beyond question the Commissioner of Insurance should have had ample authority to take immediate charge of same, for a just and equitable distribution among

the many claimants. Instead of that nothing could be done apparently except to bring suit through the Attorney General's office for dissolution of the corporation, and for the appointment of trustees to take over and administer the affairs of the company. This suit is still pending and no one in authority has had any control of the assets or business of the company, and in the meantime the many claimants have been deprived of their share of the distribution of funds which, under the operations of a law authorizing the natural procedure, namely, control by the Commissioner of Insurance, would have been made months ago. It is submitted that such a condition is a severe reflection upon our laws, and it is to be hoped that a suitable law to correct such an unfortunate condition may be speedily enacted.

All of the foregoing is respectfully submitted with a hope that it may aid in securing for Montana an insurance department that will be capable of providing the safest possible insurance protection for all concerned, at just and reasonable rates. These are matters of such vital importance to the insuring public, to the several thousands of our citizens who are insurance agents, and to the insurance companies which have many millions at risk in Montana, that the Department will welcome suggestions from all concerned as to the organization and operation of an Insurance Department which shall be second to none in efficiency and results.

Respectfully submitted,

A handwritten signature in cursive script, appearing to read "R. G. Pland". The signature is fluid and elegant, with a long, sweeping underline.

State Auditor and Commissioner
of Insurance ex-officio.

COMPANIES ADMITTED.

The following companies were admitted by this Department during the period extending from March 31, 1917 to April 1, 1918.

Fire and Reinsurance.

Fitchburg Mutual Fire Ins. Co., Fitchburg, Mass.
Guardian Fire Ins. Co., Salt Lake City, Utah.
Home Fire & Marine Ins. Co., San Francisco, Cal.
Marquette National Fire Ins. Co., Chicago, Ill.
Mill Owners Mutual Fire Ins. Co., Des Moines, Iowa.
Minnesota Implement Mutual Fire Ins. Co., Owatonna, Minn.
National Insurance Co., Copenhagen, Denmark.
Northwestern Mutual Fire Association, Seattle, Wash.
Norwegian Assurance Union, Ltd., Christiania, Norway.
Phenix Fire Ins. Co., Paris, France.
Rhode Island Ins. Co., Providence, R. I.
Security Mutual Fire Ins. Co., Chatfield, Minn.

Life.

Maryland Assurance Corporation, Baltimore, Md.
Old Colony Life Ins. Co., Chicago, Ill.
Surety Fund Life Co., Minneapolis, Minn.
Western Mutual Life Association, Los Angeles, Cal.

Miscellaneous.

Lion Bonding & Surety Co., Omaha, Neb.
Loyal Protective Ins. Co., Boston, Mass.
Mutual Benefit Health & Accident Assn., Omaha, Neb.

Fraternal.

Ancient Order of Gleaners, Detroit, Mich.

COMPANIES WITHDRAWN.

The following companies withdrew from the state during the period extending from March 31, 1917 to April 1, 1918.

Life.

Amicable Life Ins. Co., Waco, Texas.
California State Life Ins. Co., Sacramento, Cal.
Fidelity Mutual Life Ins. Co., Philadelphia, Pa.
Western Mutual Life Association, Los Angeles, Cal.

Miscellaneous.

American Casualty Co., Tacoma, Wash.
Guardian Casualty & Guaranty Co., Salt Lake City, Utah.

Renewal of License Refused.

American Bankers Insurance Co., Chicago, Ill.
*Bankers Insurance Co., Helena, Mont.
Bankers & Merchants Fire Ins. Co., Minneapolis, Minn.
Security Mutual Fire Ins. Co., Chatfield, Minn.

*License revoked Dec. 21, 1917 as result of examination.

United States Licenses Revoked by Secretary of the Treasury under Trading with the Enemy Act.

Fire and Reinsurance.

Aachen and Munich Fire Ins. Co., Aix-la-Chapelle, Ger.
Balkan National Ins. Co., Sofia, Bulgaria.
Cologne Reinsurance Co., Cologne, Ger.
First Bulgarian Ins. Co., "Bulgaria", Rustchuk, Bulgaria.
Frankona Reinsurance Co., Frankfort-on-the-Main, Ger.
Hamburg Assurance Co., Hamburg, Ger.
Hamburg-Bremen Fire Ins. Co., Hamburg, Ger.
International Reassurance Co., Ltd., Vienna, Austria.
Munich Reinsurance Co., Munich, Ger.
Prussian National Ins. Co., Stettin, Ger.
South German Reinsurance Co., Munich, Ger.

Miscellaneous.

Frankfort-General Ins. Co., Frankfort-on-the-Main, Ger.

NAMES CHANGED.

Fire.

German Alliance Ins. Co. New York City, N. Y.
now American Alliance Insurance Co.
German American Ins. Co. New York City, N. Y.
now Great American Insurance Co.
Germania Fire Ins. Co. New York City, N. Y.
now National Liberty Ins. Co. of America.
Home Fire Ins. Co. of Utah Salt Lake City
now Utah Home Fire Ins. Co.
New Jersey Fire Ins. Co. Newark, N. J.
now New Jersey Insurance Co.

Life.

Germania Life Ins. Co. New York City, N. Y.
now Guardian Life Ins. Co. of America.
Merchants Life Ins. Co. of Burlington, Iowa,
now Merchants Life Insurance Co. Des Moines, Iowa

Fraternal.

Women of Woodcraft Portland, Oregon
now Neighbors of Woodcraft.

**THE FOLLOWING COMPANIES WERE AUTHORIZED TO TRANSACT
BUSINESS IN MONTANA AT THE DATE OF THIS REPORT.**

Fire.

Aetna Insurance Co., Hartford Conn.
Agricultural Insurance Co., Watertown, N. Y.
Alliance Insurance Co., Philadelphia, Pa.
American Alliance Ins. Co., New York, N. Y.
American Central Insurance Co., St. Louis, Mo.
American Eagle Fire Ins. Co., New York, N. Y.
American Insurance Co., Newark, N. J.
Atlas Assurance Co., Ltd., London, England.
Boston Insurance Co., Boston, Mass.
British America Assurance Co., Toronto, Canada.
Caledonian Insurance Co., Edinburgh, Scotland.
California Insurance Co., San Francisco, Cal.
Camden Fire Insurance Assn., Camden, N. J.
Capital Fire Insurance Co. of California, Sacramento, Cal.
Citizens' Insurance Co., St. Louis, Mo.
Commercial Union Assurance Co., Ltd., London, England.
Commercial Union Fire Insurance Co., New York, N. Y.
Commonwealth Insurance Co., New York, N. Y.
Concordia Fire Insurance Co., Milwaukee, Wis.
Connecticut Fire Insurance Co., Hartford, Conn.
Continental Insurance Co., New York, N. Y.
County Fire Insurance Co., Philadelphia, Pa.
Detroit Fire & Marine Insurance Co., Detroit, Mich.
Equitable Fire & Marine Insurance Co., Providence, R. I.
Equity Mutual Fire Insurance Co., Great Falls, Montana.
Fidelity-Phenix Fire Insurance Co., New York, N. Y.
Fire Association of Philadelphia, Philadelphia, Pa.
Fireman's Fund Insurance Co., San Francisco, Cal.
Firemen's Insurance Co., Newark, N. J.
Fitchburg Mutual Fire Ins. Co., Fitchburg, Mass.
Franklin Fire Insurance Co., Philadelphia, Pa.
Girard Fire & Marine Insurance Co., Philadelphia, Pa.
Glens Falls Insurance Co., Glens Falls, N. Y.
Grain Dealers National Mutual Fire Ins. Co., Indianapolis, Ind.
Great American Ins. Co., New York, N. Y.
Guardian Fire Ins. Co., Salt Lake City, Utah.
Hanover Fire Insurance Co., New York, N. Y.
Hartford Fire Insurance Co., Hartford, Conn.
Home Fire & Marine Ins. Co., San Francisco, Cal.
Home Insurance Co., New York, N. Y.
Imperial Assurance Co., New York, N. Y.
Insurance Company of North America, Philadelphia, Pa.
Insurance Company of the State of Pennsylvania, Philadelphia, Pa.
Law Union & Rock Insurance Co., Ltd., London, England.

Liverpool & London & Globe Insurance Co., New York, N. Y.
Liverpool & London & Globe Insurance Co., Ltd., Liverpool, Eng.
London Assurance Corporation, London, England.
London & Lancashire Fire Insurance Co., Ltd., Liverpool, England.
Marquette National Fire Ins. Co., Chicago, Ill.
Mechanics Insurance Co., Philadelphia, Pa.
Mercantile Ins. Co. of America, New York, N. Y.
Merchants Fire Insurance Co., Denver, Colo.
Merchants Fire Assurance Corporation, New York, N. Y.
Michigan Commercial Insurance Co., Lansing, Mich.
Michigan Fire & Marine Insurance Co., Detroit, Mich.
Michigan Millers' Mutual Fire Insurance Co., Lansing, Michigan.
Millers National Insurance Co., Chicago, Ill. (Mutual.)
Mill Owners Mutual Fire Ins. Co., Des Moines, Iowa.
Milwaukee Mechanics' Insurance Co., Milwaukee, Wis.
Minneapolis Fire & Marine Insurance Co., Minneapolis, Minn.
Minnesota Implement Mutual Fire Ins. Co., Owatonna, Minn.
Montana Fire Insurance Co., Butte, Montana.
National-Ben Franklin Fire Insurance Co., Pittsburgh, Pa.
National Fire Insurance Co., Hartford, Conn.
National Liberty Ins. Co. of America, New York, N. Y.
National Union Fire Insurance Co., Pittsburgh, Pa.
Netherlands Fire Insurance Co., The Hague, Holland.
Newark Fire Insurance Co., Newark, N. J.
New Brunswick Fire Insurance Co., New Brunswick, N. J.
New Hampshire Fire Insurance Co., Manchester, N. H.
New Jersey Ins. Co., Newark, N. J.
New Zealand Insurance Co., Ltd., Auckland, N. Z.
Niagara Fire Insurance Co., New York, N. Y.
North British & Mercantile Ins. Co., London and Edinburgh.
North River Insurance Co., New York, N. Y.
Northern Assurance Co., Ltd., London, England.
Northern Insurance Co., New York, N. Y.
Northwestern Fire & Marine Insurance Co., Minneapolis, Minn.
Northwestern Mutual Fire Association, Seattle, Wash.
Northwestern National Insurance Co., Milwaukee, Wis.
Norwich Union Fire Insurance Society, Ltd., Norwich, England.
Ohio Millers Mutual Fire Insurance Co., Canton, Ohio.
Orient Insurance Co., Hartford, Conn.
Pacific Fire Insurance Co., New York, N. Y.
Pacific States Fire Insurance Co., Portland, Ore.
Palatine Insurance Co., Ltd., London, England.
Patriotic Assurance Co., Ltd., Dublin, Ireland.
Pennsylvania Fire Insurance Co., Philadelphia, Pa.
Phenix Fire Ins. Co., Paris, France.
Phoenix Assurance Co., Ltd., London, England.
Phoenix Insurance Co., Hartford, Conn.

Providence Washington Insurance Co., Providence, R. I.
Queen Insurance Co. of America, New York, N. Y.
Reliance Insurance Co., Philadelphia, Pa.
Rhode Island Insurance Co., Providence, R. I.
Rocky Mountain Fire Insurance Co., Great Falls, Mont.
Royal Exchange Assurance, London, England.
Royal Insurance Co., Ltd., Liverpool, England.
Safeguard Insurance Co. of New York, New York, N. Y.
Scottish Union & National Insurance Co., Edinburgh, Scotland.
Security Insurance Co., New Haven, Conn.
Springfield Fire & Marine Insurance Co., Springfield, Mass.
St. Paul Fire & Marine Insurance Co., St. Paul, Minn.
Standard Fire Insurance Co., Hartford, Conn.
State Assurance Co., Ltd., Liverpool, England.
Sterling Fire Insurance Co., Indianapolis, Ind.
Stuyvesant Insurance Co., New York, N. Y.
Sun Insurance Office, London, England.
Svea Fire Insurance Co., Gothenburg, Sweden.
Twin City Fire Insurance Co., Minneapolis, Minn.
Union Assurance Society, Ltd., London, England.
United States Fire Insurance Co., New York, N. Y.
Utah Home Fire Ins. Co., Salt Lake City, Utah.
Vulcan Fire Insurance Co., Oakland, Cal.
Westchester Fire Insurance Co., New York, N. Y.
Western Assurance Co., Toronto, Canada.
Yorkshire Insurance Co., Ltd., York, England.

Fire Reinsurance Companies.

Eagle Fire Ins. Co., Newark, N. J.
Fire Reassurance Co., Paris, France.
First Reinsurance Co. of Hartford, Hartford, Conn.
First Russian Fire Insurance Co., Petrograd, Russia.
International Insurance Co., New York, N. Y.
Inter State Fire Ins. Co., Detroit, Mich.
Jakor Insurance Co., Moscow, Russia.
Moscow Fire Insurance Co., Moscow, Russia.
National Insurance Co., Copenhagen, Denmark.
Norske Lloyd Insurance Co., Christiania, Norway.
North Branch Fire Insurance Co., Sunbury, Pa.
Northern Insurance Co., Moscow, Russia.
Norwegian Assurance Union, Ltd., Christiania, Norway.
Paternelle Fire Insurance Co., Ltd., Paris, France.
Rossia Fire Insurance Co., Petrograd, Russia.
Russian Reinsurance Co., Petrograd, Russia.
Salamandra Insurance Co., Petrograd, Russia.
Second Russian Insurance Co., Petrograd, Russia.
Skandia Insurance Co., Stockholm, Sweden.
Skandinavia Reinsurance Co., Ltd., Copenhagen, Denmark.
Swiss National Insurance Co., Basle, Switzerland.
Swiss Reinsurance Co., Zurich, Switzerland.
Union & Phenix Espanol Insurance Co., Madrid, Spain.
Warsaw Fire Insurance Co., Warsaw, Russia.

Domestic Mutual Fire, Hail and Lightning Companies.

(Organized and licensed under a special act, Sections 4092 to 4112 Revised Codes, and confining their business to the county in which they were organized, and adjacent counties, purely mutual in character.)

Cascade County Farmers' Mutual Ins. Co., Great Falls, Montana.

Equity Farmers' Mutual Ins. Co., of Hill County, Rudyard, Mont.

Farmers' Mutual Fire Ins. Co. of Sheridan County, Dagmar, Mont.

Farmers' Mutual Fire & Lightning Association of Fergus County, Lewistown, Montana.

Farmers' Mutual Fire & Lightning Ins. Co., of Wibaux, Fallon, Dawson, Custer and Richland Counties, Wibaux, Montana.

Farmers' Mutual Fire Insurance Association of Ravalli County, Corvallis, Montana.

Finnish Mutual Fire Insurance Co. of Carbon County, Red Lodge, Montana.

Flathead Farmers' Mutual Ins. Co. of Kalispell, Montana.

Mutual Fire & Lightning Ins. Co. of Richland County, Sidney, Mont.

Rural Mutual Fire Ins. Co. of Missoula County, Missoula, Montana.

Toole County Farmers' Union Mutual Rural Fire Ins. Co. of Shelby, Montana.

(Organized under the provisions of Sections 4076 to 4091, Revised Codes.)

Montana Equity Mutual Hail & Fire Ins. Co., Great Falls, Montana.

Ranchers Hail & Fire Ins. Co., Great Falls, Montana.

LIFE.

Aetna Life Insurance Co., Hartford, Conn.
American Life Insurance Co., Des Moines, Iowa.
Bankers' Life Co., Des. Moines, Iowa.
Bankers' Reserve Life Co., The, Omaha, Neb.
Capitol Life Insurance Co. of Colorado, Denver, Colo.
Central Life Assurance Society of the U. S., Des Moines, Iowa.
Central States Life Insurance Co., St. Louis, Mo.
Commonwealth Life Ins. Co. of Nebraska, Omaha, Neb.
Continental Life Insurance Co., Salt Lake City, Utah.
Dakota Life Insurance Co., Watertown, S. D.
Equitable Life Assurance Society of the U. S., New York, N. Y.
Federal Life Insurance Co., Chicago, Ill.
First National Life Insurance Co., Pierre, S. D.
Great Northern Life Insurance Co., Grand Forks, N. D.
Guarantee Fund Life Association, Omaha, Nebraska (Assessment.)
Guardian Life Ins. Co. of America, New York, N. Y.
International Life Insurance Co., St. Louis, Mo.
Kansas City Life Insurance Co., Kansas City, Mo.
Lincoln National Life Insurance Co., Fort Wayne, Ind.
Manhattan Life Insurance Co., New York, N. Y.
Maryland Assurance Corporation, Baltimore, Md.
Merchants Life Insurance Co., Des Moines, Iowa.
Metropolitan Life Insurance Co., New York, N. Y.
Minnesota Mutual Life Insurance Co., St. Paul, Minn.
Missouri State Life Insurance Co., St. Louis, Mo.
Montana Life Insurance Co., Helena, Montana.
Mutual Benefit Life Insurance Co., Newark, N. J.
Mutual Life Insurance Co. of New York, New York, N. Y.
National Life Insurance Co. of Montana, Butte, Montana.
National Life Insurance Co., Montpelier, Vt.
National Life Insurance Co. of the U. S. A., Chicago, Ill.
New World Life Insurance Co., Spokane, Wash.
New York Life Insurance Co., New York, N. Y.
Northwestern Mutual Life Insurance Co., Milwaukee, Wis.
Northwestern National Life Insurance Co., Minneapolis, Minn.
Old Colony Life Ins. Co., Chicago, Ill.
Pacific Mutual Life Insurance Co., Los Angeles, Cal.
Penn Mutual Life Insurance Co., Philadelphia, Pa.
Prudential Insurance Co. of America, Newark, N. J.
Security Mutual Life Insurance Co., Binghamton, N. Y.
State Life Insurance Co. of Montana, Great Falls, Montana.
Surety Fund Life Co., Minneapolis, Minn.
Travelers' Insurance Co., Hartford, Conn.
Union Central Life Insurance Co., Cincinnati, Ohio.
West Coast-San Francisco Life Insurance Co., San Francisco, Cal.
Western Union Life Insurance Co., Spokane, Wash.

Miscellaneous.

Aetna Casualty & Surety Co., Hartford, Conn.
Aetna Life Insurance Co., Hartford, Conn. (Health and Accident.)
American Surety Company of New York, New York, N. Y.
Bankers Casualty Co., Minneapolis, Minn.
Continental Casualty Co., Hammond, Ind.
Employers' Liability Assurance Corporation, Ltd., London, England.
Federal Life Ins. Co., Chicago, Ill. (Health and Accident.)
Fidelity & Casualty Co., New York, N. Y.
Fidelity & Deposit Company of Maryland, Baltimore, Md.
Hartford Accident & Indemnity Co., Hartford, Conn.
Hartford Steam Boiler Inspection & Insurance Co., Hartford, Conn.
Iowa State Live Stock Insurance Co., Des Moines, Iowa.
Lion Bonding & Surety Co., Omaha, Neb.
Lloyds Plate Glass Insurance Co., New York, N. Y.
London Guarantee & Accident Co., Ltd., London, England.
Loyal Protective Ins. Co., Boston, Mass.
Maryland Assurance Corporation, Baltimore, Md. (Health and Accident.)
Maryland Casualty Co., Baltimore, Md.
Masonic Protective Association, Worcester, Mass.
Massachusetts Bonding and Insurance Co., Boston, Mass.
Merchants' Life & Casualty Co., Minneapolis, Minn.
Metropolitan Casualty Ins. Co., New York, N. Y.
Metropolitan Life Ins. Co., New York, N. Y. (Health and Accident.)
Millers Mutual Casualty Co., Chicago, Ill.
Mutual Benefit Health & Accident Association, Omaha, Neb. (Assessment.)
National Casualty Co., Detroit, Michigan.
National Life Ins. Co. of U. S. A., Chicago, Ill. (Health and Accident.)
National Surety Company, New York, N. Y.
New York Plate Glass Insurance Co., New York, N. Y.
North American Accident Insurance Co., Chicago, Ill.
Ocean Accident & Guarantee Corporation, Ltd., London, England.
Pacific Mutual Life Ins. Co., Los Angeles, Cal., (Health & Accident.)
Preferred Accident Insurance Co., New York, N. Y.
Royal Indemnity Company, New York, N. Y.
St. Paul Mutual Hail & Cyclone Insurance Co., St. Paul, Minn.
Standard Accident Insurance Co., Detroit, Mich.
State Farmers' Mutual Hail Insurance Co., Waseca, Minn.
Travelers' Insurance Co., Hartford, Conn. (Health and Accident.)
United States Casualty Co., New York, N. Y.
United States Fidelity & Guaranty Co., Baltimore, Md.
Western Accident & Indemnity Co., Helena, Montana.
Western Life & Casualty Co., Denver, Colo.

Fraternal Societies.

Ancient Order of United Workmen, Fargo, N. D.
Benefit Association of Railway Employees, Chicago, Ill.
Catholic Knights of America, St. Louis, Mo.
Catholic Order of Foresters, Chicago, Ill.
Court of Honor, Springfield, Ill.
Degree of Honor, Sioux City, Iowa.
Equitable Fraternal Union, Neenah, Wis.
Fraternal Aid Union, Lawrence, Kansas.
Fraternal Brotherhood, Los Angeles, Cal.
Gleaners, Ancient Order of, Detroit, Mich.
Grand Carniolian Slovenian Catholic Union, Joliet, Ill.
Homesteaders, The, Des Moines, Iowa.
Independent Order of Foresters, Toronto, Canada.
Knights of Columbus, New Haven, Conn.
Knights of Pythias, Supreme Lodge, Indianapolis, Ind.
Knights and Ladies of Security, Topeka, Kan.
Ladies' Catholic Benevolent Association, Erie, Pa.
Ladies of the Maccabees, Port Huron, Mich.
Maccabees, The, Detroit, Mich.
Modern Brotherhood of America, Mason City, Iowa.
Modern Woodmen of America, Rock Island, Ill.
Mystic Toilers, Des Moines, Iowa.
National Croatian Society of U. S. A., Pittsburgh, Pa.
National Slovak Society of U. S. A., Pittsburgh, Pa.
National Union Assurance Society, Toledo, Ohio.
Neighbors of Woodcraft, Portland, Ore.
Railway Mail Association, Portsmouth, N. H.
Royal Arcanum, Boston, Mass.
Royal Highlanders, Aurora, Neb.
Royal Neighobrs of America, Rock Island, Ill.
Sons of Norway, Minneapolis, Minn.
South Slavonic Catholic Union, Ely, Minn.
Supreme Tribe of Ben Hur, Crawfordsville, Ind.
United Artisans, Portland, Ore.
United Commercial Travelers of America, The Order of, Columbus, O.
United Order of Foresters, Milwaukee, Wis.
Woman's Benefit Association of the Maccabees, Port Huron, Mich.
Woodmen of the World, Denver, Colo.
Yoemen, Brotherhood of American, Des Moines, Iowa.

COMPARATIVE STATEMENT.
Receipts for the Insurance Years Ending December 31st.

		1916		1917
Agents Licenses@ \$ 5.00	8,859	\$ 44,295.00	9,235	\$ 46,175.00
Annual Statements.....@ 25.00	238	5,950.00	248	6,200.00
Taxes on Gross Premiums		‡127,515.14		*160,139.83
Filing Charters and First Papers@ 300.00	21	6,300.00	19	5,700.00
Filing Charters and First Papers@ 100.00			1	100.00
Fraternal Order Fees.....@ 10.00	38	380.00	39	390.00
Rural Mutual Company	5	50.00	2	20.00
Fire Marshal Fund.....		5,823.95		6,826.29
Miscellaneous Receipts.....		11.00		65.00
Totals		\$190,325.09		\$225,616.12

‡Of this amount \$ 83,623.93 is for excess premiums at 2% for 1915.

*Of this amount \$117,067.98 is for excess premiums at 2% for 1916.

Increase of 1917 Receipts over 1916..... \$35,291.03 or 18.5%

SUMMARY OF COMPANIES.

Doing Business in the State December 31, 1917.

Fire and Reinsurance Companies.....	140
Life Insurance Companies	47
Assessment Life Insurance Companies	2
Miscellaneous Insurance Companies	33
Rural Mutual Insurance Companies.....	2
Fraternal Insurance Societies.....	39
Total	263

LIFE INSURANCE.

Insurance in force December 31, 1916, 55,738 policies.....	\$117,736,070.19
Insurance issued during year 1917.....	33,326,454.00
Total	\$151,062,524.19
Insurance ceased to be in force, 1917.....	14,192,601.21
In force December 31, 1917, 64,690 policies.....	\$136,869,922.98

	1916	1917	Increase
Insurance in force.....	\$117,736,070.19	\$136,869,922.98	\$ 19,133,852.79
Premium receipts	3,597,772.61	4,138,957.06	541,184.45
Losses incurred	1,063,525.88	1,066,221.34	2,695.46
Losses paid	1,082,550.87	1,017,113.58 *	65,437.29

*Decrease.

ASSESSMENT LIFE INSURANCE.

Insurance in force December 31, 1916, 1,281 policies.....	\$ 2,562,000.00
Insurance issued during year 1917	2,174,500.00
	\$ 4,736,500.00
Insurance ceased to be in force, 1917.....	572,000.00
In force December 31, 1917, 1754 policies.....	\$ 4,164,500.00
Increase in Assessment Life Insurance in force over 1916	\$ 1,602,500.00

INDUSTRIAL BUSINESS.

Insurance in force December 31, 1916, 24,048 policies.....	\$3,491,647.00
Insurance issued during year 1917.....	999,611.00
	\$ 4,491,258.00
Insurance ceased to be in force, 1917.....	509,703.00
In force December 31, 1917, 28,193 policies.....	\$ 3,981,555.00
Increase in Industrial business in force over 1916.....	\$ 489,908.00

Legal Reserve, Industrial and Assessment Life Companies.

Total Insurance in force Dec. 31, 1917, 94,637 policies	\$145,015,977.98
Total Insurance in force Dec. 31, 1916, 81,067 policies	\$123,789,717.19
Increase of life business, all classes, over 1916.....	\$ 21,226,260.79

FIRE INSURANCE.

	1916	1917	Increase
Net risks written.....	\$153,774,263.99	\$197,210,071.40	\$43,435,807.41
Net Premium receipts.....	3,414,296.27	4,060,859.47	646,563.20
Fire Losses paid.....	1,728,202.28	1,478,880.65 *	249,321.63
Fire Losses incurred.....	1,773,732.28	1,594,407.82 *	179,324.46

*Decrease.

MISCELLANEOUS BUSINESS.

Premiums Received

Accident	\$ 317,935.04
Health	39,025.91
Liability	107,037.65
Workmen's Compensation	305,655.47
Fidelity & Surety	265,276.85
Plate Glass	47,163.30
Steam Boiler	7,981.54
Burglary & Theft	13,179.37
Sprinkler	311.04
Auto and Teams Property Damage	33,767.38
Livestock	80,581.66
Hail and Tornado	415,256.98
Fly Wheel	55.99
Physician's Defense	71.23
	<u>\$1,633,299.41</u>

Miscellaneous Business, 1917	\$1,633,299.41
Miscellaneous Business, 1916	1,409,186.00

Increase over 1916 \$ 224,113.41

RECAPITULATION OF PREMIUMS RECEIVED BY ALL COMPANIES

Fire Companies	\$ 4,060,859.47
Life Companies	4,138,957.06
Assessment Life Companies	57,013.81
Industrial Insurance	130,443.28
Miscellaneous Companies	1,633,299.41
Fraternal Societies	755,735.61
	<u>\$10,776,308.64</u>

Total Premiums Received, 1917	\$10,776,308.64
Total Premiums Received, 1916	9,277,235.80

Increase over 1916 \$ 1,499,072.84

LIFE INSURANCE
COMPARATIVE STATEMENT FOR THE
Showing the Business Transacted in Montana for the Calendar Year 1917, by

NAME OF COMPANY	LOCATION
Aetna Life Ins. Co.	Hartford, Conn.
American Bankers' Ins. Co.	Chicago, Ill.
American Life Ins. Co.	Des Moines, Ia.
Bankers' Life Co.	Des Moines, Ia.
Bankers' Reserve Life Co., The	Omaha, Neb.
California State Life Ins. Co.	Sacramento, Cal.
Capitol Life Ins. Co. of Colo.	Denver, Colo.
Central Life Assur. Soc. of U. S.	Des Moines, Ia.
Central States Life Ins. Co.	St. Louis, Mo.
*Commonwealth Life Ins. Co. of Neb.	Omaha, Neb.
Continental Life Ins. Co.	Salt Lake, Utah
*Dakota Life Ins. Co.	Watertown, S. D.
Equitable Life Assur. Soc. of U. S.	New York, N. Y.
Federal Life Ins. Co.	Chicago, Ill.
Fidelity Mutual Life Ins. Co.	Philadelphia, Pa.
First National Life Ins. Co.	Pierre, S. D.
Germania Life Ins. Co.	New York, N. Y.
*Great Northern Life Ins. Co.	Grand Forks, N. D.
International Life Ins. Co.	St. Louis, Mo.
Kansas City Life Ins. Co.	Kansas City, Mo.
*Lincoln National Life Ins. Co.	Fort Wayne, Ind.
Manhattan Life Ins. Co.	New York, N. Y.
Merchants Life Ins. Co.	Des Moines, Ia.
Metropolitan Life Ins. Co. (Ordinary)	New York, N. Y.
Minnesota Mutual Life Ins. Co.	St. Paul, Minn.
Missouri State Life Ins. Co.	St. Louis, Mo.
Montana Life Ins. Co.	Helena, Mont.
Mutual Benefit Life Ins. Co.	Newark, N. J.
Mutual Life Ins. Co. of New York	New York, N. Y.
National Life Ins. Co. of Mont.	Butte, Mont.
National Life Ins. Co.	Montpelier, Vt.
National Life Ins. Co. of U. S. A.	Chicago, Ill.
New World Life Ins. Co.	Spokane, Wash.
New York Life Ins. Co.	New York, N. Y.
Northwestern Mutual Life Ins. Co.	Milwaukee, Wis.
Northwestern National Life Ins. Co.	Minneapolis, Minn.
*Old Colony Life Ins. Co.	Chicago, Ill.
Pacific Mutual Life Ins. Co.	Los Angeles, Cal.
Penn Mutual Life Ins. Co.	Philadelphia, Pa.
Prudential Ins. Co. of America	Newark, N. J.
Security Mutual Life Ins. Co.	Binghamton, N. Y.
State Life Ins. Co. of Mont.	Great Falls, Mont.
*Surety Fund Life Co.	Minneapolis, Minn.
Travelers' Ins. Co.	Hartford, Conn.
Union Central Life Ins. Co.	Cincinnati, Ohio
*West Coast-San Francisco Life Ins. Co.	San Francisco, Cal.
Western Union Life Ins. Co.	Spokane, Wash.
	Totals

INDUSTRIAL

Metropolitan Life Ins. Co.	New York, N. Y.
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ASSESSMENT LIFE

Guarantee Fund Life Ass'n.	Omaha, Neb.
*Western Mutual Life Ass'n.	Los Angeles, Cal.

Totals

Aggregate

* Admitted 1917.

COMPANIES

YEAR ENDING DECEMBER 31, 1917.

Life Insurance Companies, and Exhibiting Comparisons with Previous Year.

Insurance Written				Premiums Received		Losses Incurred During Year	
1916		1917		1916	1917	Number	Amount
Policies Issued	Amount	Policies Issued	Amount				
183	\$ 486,784.66	218	\$ 539,012.42	\$ 22,432.99	\$ 29,473.32	22	\$ 43,915.55
258	508,000.00	78	124,750.00	30,911.58	11,717.93		
151	262,270.00	104	214,796.00	7,300.86	10,106.66		
349	847,000.00	377	963,500.00	136,470.94	152,729.34	27	56,520.00
25	86,759.25	9	17,110.25	48,423.33	44,205.13		
45	92,866.00	67	183,102.00	7,350.57	10,834.27		
80	136,500.00	119	211,500.00	8,605.18	6,202.42	1	2,000.00
693	1,302,425.00	477	833,575.00	120,216.86	131,369.34	6	11,500.00
27	55,500.00	207	709,000.00	9,429.70	28,703.01	1	2,500.00
		117	227,330.00		8,312.75		
410	701,750.00	318	547,650.00	72,592.83	77,965.78	9	21,000.00
		29	90,897.61		2,903.10		
584	1,322,467.00	712	1,572,806.00	248,726.71	274,043.97	27	64,176.88
6	17,500.00	1	4,000.00	914.90	829.17		
8	13,369.00	41	64,716.00	10,310.12	9,666.22	2	3,000.00
93	184,000.00	89	185,500.00	15,020.43	17,003.87	2	4,500.00
79	260,500.00	86	279,000.00	86,980.80	93,522.88	11	22,323.61
		90	228,500.00		7,803.54		
25	45,199.00	80	135,765.00	6,090.75	8,747.73	1	1,176.00
144	357,000.00	206	396,500.00	21,740.60	26,772.69		
		585	1,107,962.15		31,447.74	2	3,000.00
88	174,620.00	108	222,300.00	33,034.41	39,929.83	6	13,000.00
12	25,000.00	33	46,500.00	11,744.75	10,939.05		
1,155	889,495.00	2,297	2,021,411.00	133,255.80	170,749.26	90	68,342.08
472	964,294.00	905	1,898,407.00	52,599.81	89,896.03	7	19,166.00
77	222,044.77	71	178,085.11	22,209.43	23,945.64	4	13,665.24
2,227	5,246,525.42	2,123	5,257,173.00	524,581.96	627,795.19	16	37,500.00
111	255,443.00	120	284,070.00	77,138.52	82,466.68	10	26,156.00
549	1,678,705.48	687	1,957,108.60	294,219.53	320,090.01	53	123,217.00
289	603,000.00	134	305,500.00	139,833.62	130,640.83	10	48,500.00
93	251,056.96	105	327,671.24	68,786.75	76,476.26	14	42,985.38
66	104,355.42	40	96,492.71	39,304.35	39,480.73	4	8,000.00
364	705,000.00	409	730,500.00	43,715.23	50,901.91	2	2,000.00
1,515	2,939,878.00	1,772	4,051,681.00	542,805.15	651,173.52	86	185,631.69
372	1,197,500.00	346	1,062,600.00	260,035.21	264,155.32	72	139,438.00
319	619,171.00	698	1,641,995.00	75,369.71	113,383.00	4	10,000.00
26	72,246.00	8	35,697.00	15,495.55	16,928.70	4	3,200.00
29	72,500.00	54	176,692.00	45,720.95	48,720.49	6	8,261.12
220	593,221.00	265	738,080.00	80,300.60	100,912.12	23	28,280.84
166	270,780.05	128	219,299.00	13,640.28	14,336.75		
641	1,144,000.00	480	1,025,871.00	77,936.77	89,395.46	3	4,000.00
		4	9,500.00		136.17		
33	70,500.00	3	4,142.00	9,696.10	11,019.26		
251	484,921.00	249	533,015.00	34,372.25	40,993.31	16	39,158.71
		25	66,196.00		3,760.32	2	107.24
883	1,762,539.00	840	1,799,495.00	111,403.60	136,370.36	6	10,000.00
13,118	\$27,026,685.59	15,914	\$33,326,454.09	\$3,560,719.48	\$4,138,957.06	549	\$1,066,221.34

BUSINESS

5,405	\$ 737,230.00	7,689	\$ 999,611.00	\$ 114,750.82	\$ 130,443.28	264	\$ 37,641.08
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ASSOCIATIONS

396	\$ 792,000.00	347	\$ 922,500.00	\$ 36,463.06	\$ 38,675.21	4	\$ 10,000.00
		430	1,252,000.00		18,338.60	14	21,000.00
396	\$ 792,000.00	777	\$ 2,174,500.00	\$ 36,463.06	\$ 57,013.81	18	\$ 31,000.00
18,919	\$28,555,915.59	24,380	\$36,500,565.09	\$3,711,933.36	\$4,326,414.15	831	\$1,134,862.42

LIFE INSURANCE
COMPARATIVE STATEMENT FOR THE
Showing the Business Transacted in Montana for the Calendar Year 1917, by

NAME OF COMPANY	LOCATION
Aetna Life Ins. Co.	Hartford, Conn.
American Bankers' Ins. Co.	Chicago, Ill.
American Life Ins. Co.	Des Moines, Ia.
Bankers' Life Co.	Des Moines, Ia.
Bankers' Reserve Life Co., The	Omaha, Neb.
California State Life Ins. Co.	Sacramento, Cal.
Capitol Life Ins. Co. of Colo.	Denver, Colo.
Central Life Assur. Soc. of U. S.	Des Moines, Ia.
Central States Life Ins. Co.	St. Louis, Mo.
*Commonwealth Life Ins. Co. of Neb.	Omaha, Neb.
Continental Life Ins. Co.	Salt Lake, Utah
*Dakota Life Ins. Co.	Watertown, S. D.
Equitable Life Assur. Soc. of U. S.	New York, N. Y.
Federal Life Ins. Co.	Chicago, Ill.
Fidelity Mutual Life Ins. Co.	Philadelphia, Pa.
First National Life Ins. Co.	Pierre, S. D.
Germania Life Ins. Co.	New York, N. Y.
*Great Northern Life Ins. Co.	Grand Forks, N. D.
International Life Ins. Co.	St. Louis, Mo.
Kansas City Life Ins. Co.	Kansas City, Mo.
*Lincoln National Life Ins. Co.	Fort Wayne, Ind.
Manhattan Life Ins. Co.	New York, N. Y.
Merchants Life Ins. Co.	Des Moines, Ia.
Metropolitan Life Ins. Co. (Ordinary)	New York, N. Y.
Minnesota Mutual Life Ins. Co.	St. Paul, Minn.
Missouri State Life Ins. Co.	St. Louis, Mo.
Montana Life Ins. Co.	Helena, Mont.
Mutual Benefit Life Ins. Co.	Newark, N. J.
Mutual Life Ins. Co. of New York	New York, N. Y.
National Life Ins. Co. of Mont.	Butte, Mont.
National Life Ins. Co.	Montpelier, Vt.
National Life Ins. Co. of U. S. A.	Chicago, Ill.
New World Life Ins. Co.	Spokane, Wash.
New York Life Ins. Co.	New York, N. Y.
Northwestern Mutual Life Ins. Co.	Milwaukee, Wis.
Northwestern National Life Ins. Co.	Minneapolis, Minn.
*Old Colony Life Ins. Co.	Chicago, Ill.
Pacific Mutual Life Ins. Co.	Los Angeles, Cal.
Penn Mutual Life Ins. Co.	Philadelphia, Pa.
Prudential Ins. Co. of America	Newark, N. J.
Security Mutual Life Ins. Co.	Binghamton, N. Y.
State Life Ins. Co. of Mont.	Great Falls, Mont.
*Surety Fund Life Co.	Minneapolis, Minn.
Travelers' Ins. Co.	Hartford, Conn.
Union Central Life Ins. Co.	Cincinnati, Ohio
*West Coast-San Francisco Life Ins. Co.	San Francisco, Cal.
Western Union Life Ins. Co.	Spokane, Wash.
	Totals

INDUSTRIAL

Metropolitan Life Ins. Co.	New York, N. Y.
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ASSESSMENT LIFE

Guarantee Fund Life Ass'n.	Omaha, Neb.
*Western Mutual Life Ass'n.	Los Angeles, Cal.
	Totals
	Aggregate

* Admitted 1917.

COMPANIES

YEAR ENDING DECEMBER 31, 1917—Continued.

Life Insurance Companies, and Exhibiting Comparisons with Previous Year.

Losses Paid During Year		Amount in Force Dec. 31, 1916	In Force Dec. 31, 1917		Increase or Decrease of Insurance in Force for 1917	Premium Tax Paid
Number	Amount		Number	Amount		
22	\$ 43,915.55	\$ 1,521,571.19	782	\$ 1,736,992.61	\$ 215,421.42	\$ 3,561.05
		1,194,567.00	549	1,033,723.00	160,844.00	259.36
		272,790.00	204	1,389,991.00	117,201.00	227.13
26	54,020.00	6,231,700.00	2,993	6,658,441.00	426,741.00	3,079.59
		1,297,068.75	438	1,240,007.00	57,061.75	909.10
		180,879.00	124	297,441.00	116,562.00	241.68
2	3,000.00	417,500.00	226	385,000.00	32,500.00	249.05
8	15,500.00	4,087,128.00	2,316	4,364,575.00	277,447.00	2,652.39
1	2,500.00	330,815.00	363	973,815.00	643,000.00	585.79
			117	227,330.00	227,330.00	191.25
4	10,500.00	2,137,294.00	1,100	2,355,494.00	218,200.00	1,584.32
			29	90,897.61	90,897.61	125.00
30	71,426.88	8,178,205.00	3,866	9,172,740.00	994,535.00	5,505.88
		38,475.10	23	37,475.10	1,000.00	125.00
2	3,000.00	299,551.00	186	319,267.00	19,716.00	218.32
2	4,500.00	446,000.00	235	462,960.00	16,960.00	365.08
11	21,823.61	2,707,728.00	1,216	2,858,268.00	150,540.00	1,895.46
			90	228,500.00	228,500.00	181.07
1	1,176.00	227,167.00	156	344,135.00	116,968.00	199.95
		777,000.00	445	877,500.00	100,500.00	560.45
2	3,000.00		533	1,005,863.61	1,005,863.61	653.95
8	13,600.00	1,035,852.00	514	1,081,965.00	46,113.00	823.60
		539,000.00	289	570,500.00	31,500.00	243.78
91	68,842.08	3,815,528.00	6,700	5,325,622.00	1,510,094.00	6,055.78
7	15,443.00	1,774,364.00	1,567	3,209,097.00	1,434,733.00	1,822.92
3	12,084.52	606,840.06	278	670,635.17	63,795.11	503.91
11	30,000.00	14,360,874.00	7,125	17,552,675.00	3,191,801.00	
10	26,156.00	2,423,859.00	1,104	2,604,971.00	181,112.00	1,674.33
51	117,817.00	11,436,116.00	5,436	12,468,093.00	1,031,977.00	6,426.80
12	52,650.00	3,656,480.00	1,528	3,509,775.00	146,705.00	
11	22,822.34	2,134,794.63	969	2,319,470.28	184,675.65	1,554.53
4	8,000.00	1,313,817.59	742	1,281,764.15	32,053.44	816.16
2	2,000.00	1,328,500.00	850	1,688,000.00	359,500.00	1,043.04
85	170,690.69	14,909,155.00	7,492	17,401,256.00	2,492,101.00	13,048.47
72	140,438.00	12,859,238.00	5,393	13,750,690.00	891,452.00	5,308.11
4	10,000.00	2,273,583.00	1,837	3,712,253.00	1,438,670.00	2,192.66
						125.00
6	3,900.00	455,987.00	291	523,204.00	67,217.00	952.12
4	5,261.12	1,482,646.00	701	1,649,280.00	166,634.00	999.41
23	27,780.84	2,219,373.00	1,070	2,825,017.00	605,644.00	2,044.24
		453,390.45	321	532,421.45	79,031.00	311.74
4	5,000.00	2,106,000.00	1,196	2,500,371.00	394,371.00	
		171,566.00	4	9,500.00	9,500.00	125.00
16	40,158.71	1,441,724.00	63	168,708.00	2,858.00	351.47
			898	1,721,975.00	280,251.00	844.87
2	107.24		25	66,196.00	66,196.00	125.00
6	10,000.00	3,731,384.00	2,304	4,666,068.00	934,684.00	2,752.40
543	\$1,017,113.58	\$116,875,510.77	64,690	\$136,869,922.98		\$73,915.21

BUSINESS

266	\$ 38,671.08	\$ 3,491,647.00	28,193	\$ 3,981,555.00	\$ 489,908.00	
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ASSOCIATIONS

4	\$ 5,875.00	\$ 2,562,000.00	947	\$ 2,912,500.00	\$ 350,500.00	\$ 798.50
14	21,000.00		807	1,252,000.00	1,252,000.00	391.77
18	\$ 26,875.00	\$ 2,562,000.00	1,754	\$ 4,164,500.00		\$ 1,190.27
827	\$1,082,659.66	\$122,929,157.77	94,637	\$145,015,977.98		\$74,805.48

*Decrease

LIFE INSURANCE SUMMARY OF STATEMENTS AS TO CAPITAL,

NAME OF COMPANY	LOCATION	Paid Up Capital
**Aetna Life Ins. Co.	Hartford, Conn.	\$5,000,000.00
American Bankers' Ins. Co.	Chicago, Ill.	325,000.00
American Life Ins. Co.	Des Moines, Ia.	200,875.00
Bankers' Life Co.	Des Moines, Ia.	Mutual
Bankers' Reserve Life Co., The	Omaha, Neb.	100,000.00
California State Life Ins. Co.	Sacramento, Cal.	500,000.00
Capital Life Ins. Co. of Colo.	Denver, Colo.	100,000.00
Central Life Assur. Soc. of U. S.	Des Moines, Ia.	200,000.00
Central States Life Ins. Co.	St. Louis, Mo.	
Commonwealth Life Ins. Co. of Neb.	Omaha, Neb.	100,000.00
Continental Life Ins. Co.	Salt Lake, Utah	208,875.00
Dakota Life Ins. Co.	Watertown, S. D.	300,000.00
Equitable Life Assur. Soc. of U. S.	New York, N. Y.	100,000.00
**Federal Life Ins. Co.	Chicago, Ill.	300,000.00
Fidelity Mutual Life Ins. Co.	Philadelphia, Pa.	Mutual
First National Life Ins. Co.	Pierre, S. D.	216,166.67
Germania Life Ins. Co.	New York, N. Y.	200,000.00
Great Northern Life Ins. Co.	Grand Forks, N. D.	142,000.00
International Life Ins. Co.	St. Louis, Mo.	525,000.00
Kansas City Life Ins. Co.	Kansas City, Mo.	100,000.00
Lincoln National Life Ins. Co.	Fort Wayne, Ind.	300,000.00
Manhattan Life Ins. Co.	New York, N. Y.	100,000.00
Merchants Life Ins. Co.	Des Moines, Ia.	400,000.00
**Metropolitan Life Ins. Co.	New York, N. Y.	Mutual
Minnesota Mutual Life Ins. Co.	St. Paul, Minn.	Mutual
Missouri State Life Ins. Co.	St. Louis, Mo.	1,000,000.00
Montana Life Ins. Co.	Helena, Mont.	250,000.00
Mutual Benefit Life Ins. Co.	Newark, N. J.	Mutual
Mutual Life Ins. Co. of New York	New York, N. Y.	Mutual
National Life Ins. Co. of Mont.	Butte, Mont.	205,105.00
National Life Ins. Co.	Montpelier, Vt.	Mutual
**National Life Ins. Co. of U. S. A.	Chicago, Ill.	500,000.00
New World Life Ins. Co.	Spokane, Wash.	1,133,050.00
New York Life Ins. Co.	New York, N. Y.	Mutual
Northwestern Mutual Life Ins. Co.	Milwaukee, Wis.	Mutual
Northwestern National Life Ins. Co.	Minneapolis, Minn.	Mutual
*Old Colony Life Ins. Co.	Chicago, Ill.	126,451.87
**Pacific Mutual Life Ins. Co.	Los Angeles, Cal.	1,000,000.00
Penn Mutual Life Ins. Co.	Philadelphia, Pa.	Mutual
Prudential Ins. Co. of America	Newark, N. J.	2,000,000.00
Security Mutual Life Ins. Co.	Binghamton, N. Y.	Mutual
State Life Ins. Co. of Mont.	Great Falls, Mont.	117,500.00
*Surety Fund Life Ins. Co.	Minneapolis, Minn.	100,000.00
**Travelers' Ins. Co.	Hartford, Conn.	6,000,000.00
Union Central Life Ins. Co.	Cincinnati, Ohio	2,000,000.00
West Coast-San Francisco Life Ins. Co.	San Francisco, Cal.	250,000.00
Western Union Life Ins. Co.	Spokane, Wash.	200,000.00

ASSESSMENT LIFE

Guarantee Fund Life Ass'n.	Omaha, Neb.	Assessment
*Western Mutual Life Ass'n.	Los Angeles, Cal.	Assessment

* Admitted 1917.

** For Miscellaneous Dept. See Miscellaneous Companies Summary.

COMPANIES. SURPLUS, ASSETS AND LIABILITIES.

Admitted Assets	Net Liabilities	Total Liabilities Including Capital	Unassigned Funds Surplus	Surplus as Regards Policyholders
\$123,727,198.75	\$109,356,921.32	\$114,356,921.32	\$ 13,529,172.06	\$ 18,529,172.06
1,184,375.44	852,333.97	1,177,333.97	7,041.47	332,041.47
1,960,250.31	1,728,033.48	1,928,908.48	31,341.83	232,216.83
33,289,954.05	32,571,638.38	32,571,638.38	718,315.67	718,315.67
7,385,557.68	6,016,901.19	6,116,901.19	1,268,656.49	1,368,656.49
2,442,858.80	1,721,981.61	2,221,981.61	220,877.19	720,877.19
2,486,865.83	2,225,984.32	2,325,984.32	160,881.51	260,881.51
5,845,601.85	5,155,836.28	5,355,836.28	489,765.57	689,765.57
1,819,869.47	1,497,211.42	1,697,211.42	122,658.05	322,658.05
1,005,712.39	812,422.12	912,422.12	93,290.27	193,390.27
2,089,452.43	1,790,869.90	1,999,744.90	89,707.53	298,582.53
1,497,122.22	1,103,716.90	1,403,716.90	93,405.32	393,405.32
576,837,343.63	565,092,085.33	565,192,085.33	11,645,258.30	11,745,258.30
4,176,288.36	3,781,876.09	4,081,876.09	94,412.27	394,412.27
34,450,303.23	32,932,012.52	32,932,012.52	1,518,290.71	1,518,290.71
824,064.94	594,401.60	810,568.27	13,495.77	229,662.44
54,664,135.11	52,700,465.37	52,900,465.37	1,763,669.74	1,963,669.74
344,429.54	164,881.64	306,881.64	37,547.90	179,547.90
9,409,292.94	8,576,316.03	9,101,316.03	307,976.91	832,976.91
8,742,726.52	8,310,963.36	8,410,963.36	331,763.16	431,763.16
4,952,810.22	4,544,810.19	4,844,810.19	108,000.03	408,000.03
19,419,443.10	19,011,479.53	19,111,479.53	307,963.57	407,963.57
2,722,226.66	2,243,168.05	2,643,168.05	79,058.61	479,058.61
704,025,515.31	672,498,056.81	672,498,056.81	31,527,458.50	31,527,458.50
5,710,120.55	5,279,599.39	5,279,599.39	430,521.16	430,521.16
17,025,067.71	14,657,522.19	15,657,522.19	1,367,545.52	2,367,545.52
1,925,369.94	1,282,119.34	1,532,119.34	393,250.60	643,250.60
219,378,734.46	219,378,734.46	219,378,734.46		
633,999,569.37	633,999,569.37	633,999,569.37		
641,157.52	432,188.93	637,293.93	3,863.59	208,968.59
68,590,708.22	64,823,127.31	64,823,127.31	3,767,580.91	3,767,580.91
15,260,229.79	14,441,632.93	14,941,632.93	318,596.86	818,596.86
2,625,837.75	1,014,497.49	2,147,547.49	478,290.26	1,611,340.26
934,929,381.52	934,929,381.52	934,929,381.52		
393,533,923.60	373,844,491.04	373,844,491.04	19,689,432.56	19,689,432.56
6,186,694.37	5,702,162.72	5,702,162.72	484,531.65	484,531.65
1,127,531.88	963,838.05	1,090,289.92	37,241.96	163,693.83
39,616,908.97	38,603,567.29	39,603,567.29	1,043,341.68	2,043,341.68
183,090,500.30	183,090,500.30	183,090,500.30		
475,371,914.27	457,966,119.46	459,966,119.46	15,405,794.81	17,405,794.81
8,761,751.96	8,600,730.06	8,600,730.06	161,021.90	161,021.90
266,827.10	92,727.73	210,227.73	56,599.37	174,099.37
787,516.53	666,956.02	766,956.02	20,560.51	120,560.51
99,815,877.87	94,553,251.02	100,553,251.02	8,062,943.09	14,062,943.09
121,399,447.51	114,512,810.13	116,512,810.13	4,886,637.38	6,886,637.38
3,725,501.50	3,461,286.90	3,711,286.90	14,214.60	264,214.60
2,941,267.62	2,360,883.07	2,560,883.07	380,384.55	580,384.55

ASSOCIATIONS.

2,508,580.42	205,837.83	205,837.83	2,302,742.59	2,302,742.59
703,375.75	41,250.00	41,250.00	662,125.75	662,125.75

**UNITED STATES AND FOREIGN
COMPARATIVE STATEMENT FOR THE
Showing Insurance Written, Premiums Received, Losses Incurred and Losses Paid
and Exhibiting Comparison**

NAME OF COMPANY	LOCATION	Total Risks Written (For Segregation 1917 Risks see page 36)	
		1916	1917
Aachen & Munich Fire Ins. Co.....	Aix-la-Chapelle, Ger.....	\$ 501,553.00	\$ 254,150.00
Aetna Insurance Co.....	Hartford, Conn.....	4,995,837.00	7,370,493.00
Agricultural Ins. Co.....	Watertown, N. Y.....	512,400.00	768,100.00
Alliance Ins. Co.....	Philadelphia, Pa.....	1,141,592.00	1,297,394.00
American Alliance Ins. Co.....	New York, N. Y.....	453,904.00	494,509.00
American Central Ins. Co.....	St. Louis, Mo.....	1,456,278.00	1,719,873.00
American Eagle Fire Ins. Co.....	New York, N. Y.....	72,124.00	130,776.00
American Insurance Co.....	Newark, N. J.....	905,176.00	1,234,262.00
Atlas Assurance Co., Ltd.....	London, Eng.....	1,069,366.00	1,159,165.00
Boston Insurance Co.....	Boston, Mass.....	272,151.00	590,007.00
British America Assurance Co.....	Toronto, Can.....	426,407.00	485,269.00
Caledonian Insurance Co.....	Edinburg, Scot.....	375,894.00	613,091.00
California Insurance Co.....	San Francisco, Cal.....	1,039,531.00	1,190,717.00
Camden Fire Ins. Ass'n.....	Camden, N. J.....	228,613.00	484,465.00
Capital Fire Ins. Co. of Cal.....	Sacramento, Cal.....	79,960.45	39,450.00
Citizens Insurance Co.....	St. Louis, Mo.....	397,631.00	569,874.00
Commercial Union Assur. Co., Ltd.....	London, Eng.....	11,867,084.00	14,938,394.00
Commercial Union Fire Ins. Co.....	New York, N. Y.....	201,146.00	293,153.00
Commonwealth Insurance Co.....	New York, N. Y.....	709,944.00	835,658.00
Concordia Fire Ins. Co.....	Milwaukee, Wis.....	377,958.00	376,018.00
Connecticut Fire Ins. Co.....	Hartford, Conn.....	1,604,750.00	1,996,190.00
Continental Insurance Co.....	New York, N. Y.....	1,580,509.00	2,541,630.00
County Fire Ins. Co.....	Philadelphia, Pa.....	68,293.00	51,325.00
Detroit Fire & Marine Ins. Co.....	Detroit, Mich.....	340,046.00	397,212.00
Equitable Fire & Marine Ins. Co.....	Providence, R. I.....	110,289.00	179,705.00
Equity Mutual Fire Ins. Co.....	Great Falls, Mont.....	747,832.00	1,302,078.50
Fidelity-Phenix Fire Ins. Co.....	New York, N. Y.....	2,129,525.00	2,327,685.00
Fire Association of Philadelphia.....	Philadelphia, Pa.....	2,142,571.00	2,177,952.00
Fireman's Fund Ins. Co.....	San Francisco, Cal.....	9,025,553.00	13,796,561.00
Firemen's Insurance Co.....	Newark, N. J.....	671,193.00	740,238.00
*Fitchburg Mutual Fire Ins. Co.....	Fitchburg, Mass.....		289,700.00
Franklin Fire Ins. Co.....	Philadelphia, Pa.....	530,587.00	1,238,528.00
Girard Fire & Marine Ins. Co.....	Philadelphia, Pa.....	128,812.00	102,238.00
Glens Falls Insurance Co.....	Glens Falls, N. Y.....	429,228.00	583,685.00
Grain Dealers Nat'l Mutual Fire Ins. Co.....	Indianapolis, Ind.....	1,688,465.00	1,780,056.00
Great American Ins. Co.....	New York, N. Y.....	5,719,093.00	6,629,783.00
*Guardian Fire Ins. Co.....	Salt Lake, Utah.....		141,970.00
Hamburg-Bremen Fire Ins. Co.....	Hamburg, Ger.....	79,800.00	78,885.00
Hanover Fire Ins. Co.....	New York, N. Y.....	876,786.00	1,146,942.00
Hartford Fire Ins. Co.....	Hartford, Conn.....	6,961,581.00	7,651,308.00
Home Fire Ins. Co. of Utah.....	Salt Lake, Utah.....	122,025.00	139,325.00
Home Insurance Co.....	New York, N. Y.....	6,458,663.00	11,243,764.00
Imperial Assurance Co.....	New York, N. Y.....	156,629.00	155,160.00
Insurance Co. of North America.....	Philadelphia, Pa.....	4,306,327.00	5,594,482.00
Insurance Co. of the State of Pa.....	Philadelphia, Pa.....	452,848.00	699,581.00
Law Union & Rock Ins. Co., Ltd.....	London, Eng.....	668,010.00	849,640.00
Liverpool & London & Globe Ins. Co.....	New York, N. Y.....	179,598.00	271,525.00
Liverpool & London & Globe Ins. Co., Ltd.....	Liverpool, Eng.....	3,675,955.00	4,157,769.00
London Assurance Corp.....	London, Eng.....	1,678,593.00	1,964,250.00
London & Lancashire Fire Ins. Co., Ltd.....	Liverpool, Eng.....	2,608,013.60	5,134,376.00
Mechanics Insurance Co.....	Philadelphia, Pa.....	57,850.00	95,317.00
Mercantile Ins. Co. of America.....	New York, N. Y.....	112,305.00	1,957,273.00
Merchants Fire Ins. Co.....	Denver, Colo.....	497,072.00	687,699.00
Merchants Fire Assurance Corp.....	New York, N. Y.....	846,143.00	887,387.00
Michigan Commercial Ins. Co.....	Lansing, Mich.....	273,865.00	268,674.00
Michigan Fire & Marine Ins. Co.....	Detroit, Mich.....	497,139.00	541,970.00
Michigan Millers Mutual Fire Ins Co.....	Lansing, Mich.....	1,642,444.00	1,650,171.00
Millers' National Ins. Co. (Mutual).....	Chicago, Ill.....	1,739,376.00	1,622,847.00
*Mill Owners' Mutual Fire Ins. Co. of Iowa.....	Des Moines, Iowa.....		1,074,875.00
Milwaukee Mechanics' Ins. Co.....	Milwaukee, Wis.....	914,066.00	1,085,205.00

* Admitted 1917.

FIRE INSURANCE COMPANIES.

YEAR ENDING DECEMBER 31, 1917.

During the Calendar Year 1917 by Domestic and Foreign Fire Insurance Companies with the Previous Year.

Total Premiums Received (For Segregations 1917 Premiums see page 36)		Total Losses Incurred (For Segregation 1917 Losses Paid see page 36)		Ratio of Losses Incurred to Pre- miums Received	Total Losses Paid (For Segregation 1917 Losses Paid see page 36)		State Fire Marshal Tax	Premium Fee Paid
1916	1917	1916	1917		1916	1917		
\$ 9,314.89	\$ 5,503.68	\$ 3,301.73	\$ 2,308.96	41.9	\$ 3,781.73	\$ 2,413.28	\$ 13.76	\$ 135.07
95,863.03	137,268.03	36,899.33	101,043.72	73.6	26,426.71	99,023.05	341.70	2,770.36
9,825.76	14,481.23	6,367.00	4,824.00	33.3	4,726.00	4,513.00	36.20	314.62
22,124.78	25,521.00	11,010.04	11,576.00	45.4	10,852.56	11,748.00	46.12	535.43
10,421.09	15,197.52	1,771.85	5,941.09	39.1	2,021.85	4,741.09	20.19	328.95
28,872.91	34,478.01	13,349.55	17,573.68	50.9	13,182.65	16,039.77	81.92	714.56
2,130.90	2,341.97	1,814.06	-168.97	.....	1,214.06	401.03	7.23	125.00
17,107.71	26,553.38	6,880.72	8,336.41	31.3	5,565.52	8,420.47	66.38	556.07
21,445.24	23,231.09	8,377.05	7,039.79	30.3	7,144.73	7,339.58	73.04	609.31
4,771.99	9,552.19	1,427.61	2,353.10	24.6	1,024.32	2,338.15	20.40	216.04
7,888.36	9,171.32	3,123.06	1,474.45	16.1	2,813.06	601.45	22.93	208.43
7,146.14	13,268.58	2,736.23	2,895.35	21.8	3,231.23	1,673.35	33.17	290.37
21,594.07	25,211.86	8,791.27	6,934.61	27.5	10,103.00	6,590.07	64.04	554.47
4,242.93	9,571.37	2,169.07	2,053.03	21.4	671.07	3,136.03	23.93	216.43
2,168.45	829.16	5,957.51	273.90	33.	5,957.51	273.90	2.07	125.00
7,577.89	11,191.39	2,040.51	173.35	1.5	1,794.43	692.57	28.84	255.74
65,502.73	83,269.57	31,214.52	32,484.09	39.	37,019.63	28,366.57	176.72	1,690.69
3,683.37	5,730.62	2,112.64	689.32	12.	1,726.64	1,089.32	14.33	139.61
9,853.85	11,474.00	5,002.49	3,341.61	29.1	3,222.49	5,158.61	28.35	254.48
7,791.17	7,621.36	6,888.88	2,082.37	27.3	6,131.08	2,340.29	19.05	177.43
35,181.85	43,833.81	12,583.89	11,863.70	27.1	12,179.22	13,366.08	120.22	986.72
35,053.24	48,715.58	10,556.23	6,782.14	13.9	11,354.91	7,290.84	133.68	1,126.27
1,295.73	859.87	65.00	1,010.48	117.5	65.00	1,075.49	2.15	125.00
7,069.20	7,923.23	308.42	4,645.75	58.6	375.14	4,534.75	20.20	186.59
1,962.96	3,279.74	1,098.43	670.21	20.4	576.25	1,154.34	8.15	125.00
15,836.32	27,777.92	.....	425.41	9.3	.....	425.41	11.48	125.00
47,253.26	51,352.40	20,666.19	22,950.12	44.7	19,941.56	22,477.81	146.40	1,228.04
47,476.58	49,034.40	32,689.87	20,109.08	41.	26,571.51	24,044.07	122.59	1,005.69
109,484.19	158,069.81	45,222.80	52,698.94	33.3	45,754.89	48,005.48	364.80	3,459.27
12,212.69	13,810.31	1,629.64	1,286.02	9.3	2,021.36	1,390.05	41.76	359.90
20,964.18	4,592.52	18,675.60	7,163.93	17.7	19,210.13	7,059.93	63.81	834.97
2,361.34	1,937.77	34.53	40.17	2.1	35.47	47.17	5.28	125.00
9,732.73	11,265.93	4,975.68	1,216.92	10.8	3,044.88	1,960.46	28.32	251.58
17,676.59	16,719.39	7,029.20	7,029.20	42.	.....	7,029.20	41.11	359.40
254,324.99	279,520.99	227,057.41	87,507.07	31.3	229,317.41	75,506.07	232.51	5,615.42
1,664.74	3,775.47	5,082.55	5,082.55	134.6	.....	2,225.46	10.11	125.00
17,963.53	1,612.27	-138.92	5.00	.3	161.08	.....	4.41	125.00
232,464.14	22,119.49	4,201.51	8,052.14	36.4	3,521.62	6,374.08	54.82	470.42
2,266.40	227,186.64	131,056.98	78,001.15	34.3	127,105.08	77,540.25	362.57	4,569.68
2,266.40	2,275.07	768.05	6,206.79	272.8	768.05	4,166.03	5.69	125.00
227,246.51	438,444.01	156,774.80	163,511.10	37.2	150,952.48	147,695.49	469.31	8,957.04
4,387.15	2,819.14	3,849.00	495.55	17.6	3,821.00	112.55	8.19	125.00
73,451.10	94,398.00	50,432.64	39,501.00	41.7	47,297.97	28,296.00	214.76	1,912.98
10,412.67	14,290.36	7,286.19	4,168.83	29.2	9,657.15	4,544.20	51.69	438.55
10,983.24	17,495.71	10,438.53	6,196.60	35.4	6,887.23	3,478.13	43.74	374.91
3,169.32	3,860.63	163.12	1,908.71	49.4	163.12	1,908.71	9.45	125.00
85,980.87	70,943.34	39,433.44	20,016.17	28.2	35,191.50	21,910.17	174.12	1,443.87
35,598.52	42,637.37	9,708.35	14,364.45	33.7	11,367.35	14,578.45	135.51	1,109.13
38,850.74	23,859.78	9,812.04	8,316.58	34.9	12,962.04	8,866.58	71.93	757.44
1,183.21	1,689.60	15.60	277.99	16.4	15.60	277.99	4.44	125.00
2,164.85	4,569.56	68.26	2,643.22	57.8	73.26	2,633.22	11.42	125.00
10,191.67	12,442.16	2,162.96	2,871.49	23.1	2,162.96	2,919.85	33.98	296.85
17,396.65	21,274.98	6,499.93	3,588.51	16.9	5,179.93	3,942.51	68.37	633.23
5,458.86	5,507.53	2,171.81	2,218.06	40.3	1,048.66	2,540.57	13.77	135.15
9,115.77	10,211.45	2,452.24	3,176.54	31.1	2,012.55	3,661.05	25.55	229.23
17,623.83	24,687.55	11,933.76	3,999.49	16.2	11,746.26	7,566.83	61.72	518.75
18,635.03	22,405.35	13,312.22	7,573.39	33.8	13,292.22	4,781.04	55.28	473.10
.....	12,378.48	.....	4,185.49	33.8	.....	2,310.49	30.95	272.57
18,904.14	22,883.44	4,637.27	6,207.53	27.1	6,360.07	4,593.20	57.21	482.67

**UNITED STATES AND FOREIGN
COMPARATIVE STATEMENT FOR THE
Showing Insurance Written, Premiums Received, Losses Incurred and Losses Paid
and Exhibiting Comparison**

NAME OF COMPANY	LOCATION	Total Risks Written (For Segregation 1917 Risks see page 36)	
		1916	1917
Minneapolis Fire & Marine Ins. Co.	Minneapolis, Minn.	1,721,713.00	1,831,252.00
*Minnesota Implement Mutual Fire Ins. Co.	Owatonna, Minn.		183,125.00
Montana Fire Ins. Co.	Butte, Mont.	1,807,703.00	2,306,653.00
National-Ben Franklin Fire Ins. Co.	Pittsburgh, Pa.	285,199.00	331,024.00
National Fire Ins. Co.	Hartford, Conn.	1,868,070.00	2,261,590.00
National Liberty Ins. Co. of America	New York, N. Y.	902,613.00	1,000,812.00
National Union Fire Ins. Co.	Pittsburgh, Pa.	1,621,850.00	1,874,923.00
Netherlands Fire Ins. Co.	The Hague, Holland	64,895.00	170,843.00
Newark Fire Ins. Co.	Newark, N. J.	367,341.00	796,901.00
New Brunswick Fire Ins. Co.	New Brunswick, N. J.	928,016.00	1,043,865.00
New Hampshire Fire Ins. Co.	Manchester, N. H.	606,681.00	744,257.00
New Jersey Insurance Co.	Newark, N. J.	703,553.00	905,969.00
New Zealand Ins. Co., Ltd.	Auckland, N. Z.	748,043.00	781,046.00
Niagara Fire Ins. Co.	New York, N. Y.	1,299,963.00	1,730,603.00
North British & Mercantile Ins. Co.	London & Edinburgh	2,893,041.00	1,884,529.00
North River Insurance Co.	New York, N. Y.	1,328,241.00	2,123,560.00
Northern Assurance Co., Ltd.	London, Eng.	2,425,537.00	2,713,484.00
Northern Insurance Co.	New York, N. Y.	409,407.00	507,509.00
Northwestern Fire & Marine Ins. Co.	Minneapolis, Minn.	1,849,477.00	2,058,427.00
Northwestern National Ins. Co.	Milwaukee, Wis.	1,613,433.00	2,332,349.00
Norwich Union Fire Ins. Soc., Ltd.	Norwich, Eng.	1,411,168.00	2,195,297.00
Ohio Millers Mutual Fire Ins. Co.	Canton, Ohio	838,701.79	116,836.04
Orient Insurance Co.	Hartford, Conn.	874,840.16	1,297,693.00
Pacific Fire Ins. Co.	New York, N. Y.	343,349.00	1,542,756.00
*Pacific States Fire Ins. Co.	Portland, Ore.		148,186.00
Palatine Insurance Co., Ltd.	London, Eng.	1,104,576.00	1,430,527.00
Patriotic Assurance Co., Ltd.	Dublin, Ireland	39,800.00	82,100.00
Pennsylvania Fire Ins. Co.	Philadelphia, Pa.	1,295,836.00	1,500,009.00
*Phenix Fire Ins. Co.	Paris, France		93,726.00
Phoenix Assurance Co., Ltd.	London, Eng.	1,151,780.00	1,635,179.00
Phoenix Insurance Co.	Hartford, Conn.	1,950,288.00	2,524,122.00
Providence Washington Ins. Co.	Providence, R. I.	851,362.00	932,264.00
Prussian National Ins. Co.	Stettin, Germany	622,178.00	334,601.00
Queen Ins. Co. of America	New York, N. Y.	2,090,693.00	2,583,482.00
Reliance Insurance Co.	Philadelphia, Pa.	348,726.00	423,288.00
*Rhode Island Ins. Co.	Providence, R. I.		41,166.00
Rocky Mountain Fire Ins. Co.	Great Falls, Mont.	1,967,770.00	2,476,958.00
Royal Exchange Assurance	London, Eng.	489,145.00	425,782.00
Royal Insurance Co., Ltd.	Liverpool, Eng.	3,460,657.00	4,615,959.00
Safeguard Insurance Co.	New York, N. Y.	92,141.00	236,165.00
Scottish Union & National Ins. Co.	Edinburgh, Scot.	1,951,817.00	2,228,976.00
Security Insurance Co.	New Haven, Conn.	868,168.00	838,781.00
*Security Mutual Fire Ins. Co.	Chatfield, Minn.		34,600.00
Springfield Fire & Marine Ins. Co.	Springfield, Mass.	4,179,223.98	3,683,442.86
St. Paul Fire & Marine Ins. Co.	St. Paul, Minn.	3,713,168.00	4,697,542.00
Standard Fire Insurance Co.	Hartford, Conn.	270,890.00	319,637.00
State Assurance Co., Ltd.	Liverpool, Eng.	226,909.00	254,258.00
Sterling Fire Insurance Co.	Indianapolis, Ind.	408,219.00	469,925.00
Stuyvesant Insurance Co.	New York, N. Y.	34,700.00	298,580.00
Sun Insurance Office	London, Eng.	1,223,572.00	1,423,432.00
Svea Fire Insurance Co.	Gothenburg, Sweden	1,075,806.00	1,213,307.00
Twin City Fire Ins. Co.	Minneapolis, Minn.	814,303.65	167,798.00
Union Assurance Society, Ltd.	London, Eng.	560,721.00	922,275.00
United States Fire Ins. Co.	New York, N. Y.	3,860,559.00	2,547,110.00
Vulcan Fire Ins. Co.	Oakland, Cal.	656,048.00	858,504.00
Westchester Fire Ins. Co.	New York, N. Y.	1,271,227.00	2,541,064.00
Western Assurance Co.	Toronto, Canada	515,528.00	1,041,931.00
Yorkshire Ins. Co., Ltd.	York, Eng.	964,377.00	1,370,312.00
Totals		\$153,779,407.63	\$197,210,071.40

* Admitted 1917.

FIRE INSURANCE COMPANIES.

YEAR ENDING DECEMBER 31, 1917—Cont.

During the Calendar Year 1917 by Domestic and Foreign Fire Insurance Companies with the Previous Year.

Total Premiums Received (For Segregation 1917 Premiums see page 36)		Total Losses Incurred (For Segregation 1917 Losses Incurred see page 36)		Ratio of Losses Incurred to Pre- miums Received.....	Total Losses Paid (For Segregation 1917 Losses Paid see page 36)		State Fire Marshal Tax.....	Premium Fee Paid.....
1916	1917	1916	1917		1916	1917		
57,396.23	66,165.34	28,169.68	25,395.50	38.4	26,454.81	24,486.79	78.88	1,515.54
	5,512.96						13.78	135.26
40,150.79	52,296.44	12,764.62	13,200.10	25.3	11,094.82	11,633.44	130.74	
5,709.49	6,651.28	952.00	1,497.29	22.5	746.55	1,743.14	16.62	158.02
35,165.06	37,858.06	2,765.48	7,910.65	20.9	2,640.19	6,275.61	134.46	1,100.71
17,888.07	17,785.57	6,077.10	10,243.73	57.6	5,373.14	8,878.85	49.00	438.23
24,988.19	60,994.25	14,346.67	85,119.58	139.5	14,168.22	72,293.54	101.42	1,522.42
1,234.60	3,125.54		470.13	15.		738.13	14.25	138.96
7,596.18	13,832.45	2,808.91	18,099.54	130.8	3,688.87	15,829.54	34.58	301.65
20,991.74	24,471.98	5,731.49	6,462.55	26.4	4,875.89	7,697.30	67.44	593.55
12,344.83	15,544.07	3,820.54	1,871.81	12.1	3,197.56	1,999.77	38.86	335.88
14,107.87	17,775.10	1,770.64	6,002.37	33.8	1,770.64	4,724.37	52.90	473.30
14,535.94	14,786.87	6,020.27	2,500.26	16.9	6,516.45	2,535.93	36.96	320.74
26,747.17	35,996.00	8,118.40	14,131.58	39.3	13,194.53	14,292.58	85.72	754.26
44,475.72	34,995.49	14,329.06	26,124.08	74.6	11,972.06	20,533.08	94.52	781.12
31,065.20	41,418.40	8,724.29	14,379.11	34.7	5,684.29	13,018.11	119.88	1,055.33
55,649.14	63,051.07	32,674.71	20,598.25	32.7	27,501.17	21,482.57	171.35	1,414.01
7,827.75	10,369.65	769.94	7,727.66	74.5	2,282.94	3,796.16	25.32	232.40
100,528.19	107,824.77	101,382.30	46,126.14	42.8	101,443.78	41,066.21	83.24	2,359.71
49,533.77	87,194.82	28,773.03	32,166.08	36.9	32,311.46	31,192.01	91.64	1,768.90
38,743.66	60,650.80	19,850.05	23,313.09	38.4	23,276.57	21,304.68	104.94	1,238.02
22,886.91	27,826.39	32,472.35	22,702.98	81.6	32,472.35	22,802.98	69.57	581.57
23,701.21	7,669.93	6,567.66	1,253.73	16.3	6,533.66	1,267.73	23.06	265.95
3,863.66	15,735.38	2,556.53	7,553.95	48.	1,920.77	8,144.71	39.34	339.71
	3,194.63						7.67	125.00
21,503.64	29,020.14	11,319.03	7,641.81	26.3	13,526.03	5,470.76	65.05	605.40
638.02	1,391.73	3.75	180.00	12.9	3.75	305.00	3.48	125.00
23,685.65	23,799.51	13,665.22	8,963.60	37.6	10,271.74	7,643.94	63.54	533.95
	1,169.79						2.92	125.00
22,167.70	27,977.29	9,183.95	15,630.68	55.9	12,882.95	14,587.68	73.52	757.66
39,045.30	50,899.47	20,326.16	14,849.23	29.2	17,954.85	18,446.71	120.61	1,042.99
30,588.57	31,246.26	18,703.34	4,925.46	15.8	16,662.21	7,499.39	34.23	649.93
11,758.13	6,943.44	6,753.38	4,967.70	71.5	7,118.60	5,400.82	28.23	255.25
36,737.11	47,820.05	12,330.80	19,944.98	41.7	16,036.80	12,323.98	108.91	981.40
6,671.52	7,965.93	394.37	983.51	12.4	1,392.37	955.51	21.83	199.63
	447.30						1.12	125.00
42,299.70	53,297.13	11,700.93	20,004.25	37.5	11,073.43	18,828.13	133.24	
9,322.13	8,213.72	4,122.77	3,355.16	40.9	3,604.77	4,327.16	20.90	192.19
63,903.60	84,190.93	21,354.00	43,869.34	52.1	24,579.50	37,631.97	199.33	1,708.82
1,752.38	4,601.03	10.00	2.50	.05	10.00		12.70	126.64
37,674.32	46,486.68	10,164.35	12,618.34	27.1	12,713.34	9,901.34	164.42	1,343.69
32,196.51	29,395.87	26,177.14	6,099.36	20.7	23,146.89	7,310.83	39.57	612.92
	1,110.47							125.00
126,813.80	75,908.35	57,223.78	34,267.19	45.1	54,545.61	29,229.58	197.13	1,543.17
71,795.99	87,772.75	35,941.08	50,555.47	57.6	34,549.57	43,358.68	197.13	1,780.45
5,070.08	5,775.43	147.38	958.32	16.6	1,565.89	958.18	15.33	147.69
4,590.06	4,914.61	146.04	48.73	.9	258.16	19.71	12.25	125.00
8,415.59	10,657.04	948.60	2,813.26	26.4	948.60	2,012.76	22.07	239.94
743.15	4,075.96		3,458.00	84.8		3,441.00	15.76	151.06
26,318.16	28,878.95	12,622.42	13,466.47	46.6	13,792.80	11,949.89	72.28	603.28
26,318.65	28,587.68	12,469.55	12,557.05	43.9	9,763.81	7,702.06	71.47	596.75
58,703.74	3,891.61	29,185.40	3,090.45	79.4	30,313.83	1,793.86	9.26	125.00
11,950.45	15,666.07	6,910.71	7,028.80	44.9	7,945.71	6,712.45	39.16	338.33
61,544.62	51,698.31	36,039.71	21,621.91	41.8	30,243.71	24,374.91	155.47	1,299.80
14,214.20	19,398.43	4,800.61	6,369.85	32.8	4,598.45	7,271.41	48.49	412.97
55,267.81	56,418.48	35,179.67	12,957.22	22.9	34,040.58	15,671.06	82.78	1,282.76
8,741.80	16,981.37	288.21	24,865.13	143.5	2,299.01	30,434.05	42.43	364.63
19,081.99	27,203.72	3,631.94	10,766.56	39.6	5,524.94	6,391.02	65.74	569.07

\$3,348,974.79 \$4,060,859.47 \$1,747,315.84 \$1,594,407.82 39.3 \$1,711,293.80 \$1,478,880.65 \$ 8,338.35 \$87,703.61

Ratio of Losses Paid to Premiums Received..... 36.4
Ratio of Losses Paid to Losses Incurred..... 92.8

TABULAR STATEMENT.

**Showing Segregation of Risks, Premiums and Losses for the Calendar Year 1917,
for all Fire Companies, Domestic and Foreign, Transacting Other than Fire Business.**

NAME OF COMPANY	RISKS WRITTEN 1917			
	Fire	Marine and Inland	Hail and Tornado	Automobile
Aetna Insurance Co.....	\$ 7,244,322.00	\$ 31,092.00	\$ 88,500.00	\$ 6,579.00
Alliance Insurance Co.....	965,476.00			331,918.00
American Alliance Ins. Co.....	404,575.00		81,804.00	8,130.00
American Central Ins. Co.....	1,552,743.00			167,130.00
American Eagle Ins. Co.....	128,142.00			2,634.00
Boston Insurance Co.....	438,680.00			151,327.00
California Insurance Co.....	1,152,407.00			38,310.00
Commercial Union Assur. Co., Ltd.....	3,554,343.00	10,488,842.00		895,209.00
Commonwealth Ins. Co.....	781,658.00		54,000.00	
Connecticut Fire Ins. Co.....	1,995,040.00			1,150.00
Continental Insurance Co.....	2,460,699.00			80,931.00
Equitable Fire & Marine Ins. Co.....	175,074.00			4,631.00
Fidelity Phenix Fire Ins. Co.....	2,246,755.00			80,930.00
Fireman's Fund Ins. Co.....	6,059,287.00	5,030,066.00		2,707,208.00
Firemen's Ins. Co.....	727,938.00		12,300.00	
Franklin Fire Ins. Co.....	1,049,005.00	31,141.00	158,382.00	
Grain Dealers National Mutual Fire Ins. Co.....	1,651,656.00		128,400.00	
Great American Ins. Co.....	4,471,334.00		2,100,196.00	58,253.00
Guardian Fire Ins. Co.....	125,646.00			16,224.00
Hanover Fire Ins. Co.....	1,116,022.00			30,920.00
Hartford Fire Ins. Co.....	6,762,160.00		796,908.00	92,240.00
Home Insurance Co.....	7,743,359.00	311,250.00	2,894,017.00	295,138.00
Ins. Co. of North America.....	4,123,643.00			1,470,839.00
Liverpool & London & Globe Ins. Co.....	208,308.00		3,500.00	59,717.00
Liverpool & London & Globe Ins. Co., Ltd.....	3,561,632.00	2,700.00	60,250.00	533,187.00
London & Lancashire Fire Ins. Co., Ltd.....	961,553.00			4,172,823.00
Merchants Fire Assurance Corp.....	855,619.00		31,768.00	
Minneapolis Fire & Marine Ins. Co.....	1,180,026.00		651,226.00	
National Liberty Ins. Co. of America.....	892,999.00		4,000.00	103,813.00
National Union Fire Ins. Co.....	1,471,761.00	* 255,918.00	147,244.00	
New Brunswick Fire Ins. Co.....	992,563.00	51,302.00		
New Jersey Insurance Co.....	840,388.00			65,581.00
Niagara Fire Insurance Co.....	1,613,158.00		3,100.00	114,345.00
North River Insurance Co.....	1,851,296.00			272,264.00
Northern Assurance Co., Ltd.....	2,598,394.00		17,010.00	98,080.00
Northwestern Fire & Marine Ins. Co.....	1,092,555.00		964,972.00	900.00
Northwestern National Ins. Co.....	1,796,115.00		536,234.00	
Norwich Union Fire Ins. Co., Ltd.....	1,972,738.00		180,869.00	41,690.00
Orient Insurance Co.....	276,330.00			1,021,363.00
Pacific States Fire Ins. Co.....	143,505.00			4,681.00
Palatine Ins. Co., Ltd.....	1,299,282.00			131,245.00
Pennsylvania Fire Ins. Co.....	1,497,909.00			2,100.00
Phoenix Assurance Co., Ltd.....	908,362.00	235,702.00		491,115.00
Phoenix Insurance Co.....	2,423,952.00			100,170.00
Providence Washington Ins. Co.....	690,692.00		154,271.00	87,301.00
Prussian National Ins. Co.....	324,503.00			10,098.00
Queen Ins. Co. of America.....	2,238,769.00	5,500.00	11,000.00	328,213.00
Royal Ins. Co., Ltd.....	4,118,221.00	4,506.00	5,325.00	487,907.00
Scottish Union & National Ins. Co.....	2,211,526.00		17,450.00	
Security Insurance Co.....	703,757.00		135,024.00	
Springfield Fire & Marine Ins. Co.....	3,661,550.86	3,500.00	18,392.00	
St. Paul Fire & Marine Ins. Co.....	3,483,972.00		73,100.00	1,140,470.00
State Assurance Co., Ltd.....	251,758.00		2,500.00	
Sterling Fire Ins. Co.....	443,087.00		26,838.00	
Twin City Fire Ins. Co.....	141,243.00		26,555.00	
United States Fire Ins. Co.....	2,442,476.00			104,634.00
Westchester Fire Ins. Co.....	1,365,374.00		1,159,859.00	15,831.00
Western Assurance Co.....	1,039,831.00		2,100.00	
Yorkshire Ins. Co., Ltd.....	1,333,182.00			37,130.00
Totals	\$109,818,350.86	\$16,451,519.00	\$10,547,094.00	\$15,864,459.00

* Crop Insurance.

†Explosion Insurance.

PREMIUMS RECEIVED 1917

Fire	Marine and Inland	Hail and Tornado	Automobile
\$ 136,680.54	\$ 24.86	\$ 553.27	\$ 9.36
18,447.00			7,074.00
8,079.35		6,907.77	210.40
32,767.64			1,710.37
2,315.77			26.20
8 159.12			1,393.07
24,356.54			855.32
70,687.72	2,425.84		10,156.01
11,340.15		133.85	
43,807.96			25.85
47,122.33			1,593.25
3,262.95			16.79
49,759.16			1,593.24
132,276.92	913.43		24,877.46
12,770.23		40.08	
25,525.58	499.25	14,473.47	
16,444.35		275.04	
93,130.75		185,578.89	811.35
3,437.47			338.00
21,776.59			342.90
145,273.36		79,548.22	2,365.06
179,565.12	644.60	253,638.69	4,595.60
85,904.00			8,491.00
3,779.41		8.65	72.57
64,497.65	9.45	440.28	5,995.96
18,405.22			5,454.56
18,213.12		3,061.86	
31,552.70		34,612.64	
16,734.31		19.20	1,032.06
21,690.27	* 25,592.25	13,711.73	
23,020.34	1,451.64		
16,519.32			1,255.78
33,821.46		14.45	2,160.09
37,907.91			3,510.49
62,138.82		117.58	794.67
24,458.82		83,354.95	15.00
36,656.38		50,538.44	
41,975.42		17,690.06	985.32
5,662.12			2,007.81
3,068.06			126.57
26,467.59			2,552.55
23,768.01			31.50
20,753.80	233.69		6,989.80
48,243.50			2,655.97
13,693.40		15,329.42	2,223.44
6,724.00			219.44
43,496.76	39.00	69.00	4,215.29
79,691.22	11.26	39.95	4,448.55
46,396.03		90.65	
15,827.90		13,567.97	
78,853.93	† 20.34	-2,965.92	
78,850.59		475.59	8,446.57
4,899.61		15.00	
8,777.61		1,879.43	
3,701.25		190.36	
50,146.24			1,552.07
31,256.17		24,908.77	253.54
16,972.37		9.00	
26,296.33			907.39
\$2,257,808.24	\$ 31,865.61	\$798,327.34	\$124,395.22

For Additional Hail Premiums see Miscellaneous Table.

TABULAR STATEMENT—Cont.

**Showing Segregation of Risks, Premiums and Losses for the Calendar Year 1917,
for all Fire Companies, Domestic and Foreign, Transacting Other than Fire Business.**

NAME OF COMPANY	LOSSES INCURRED 1917			
	Fire	Marine and Inland	Hail and Tornado	Automobile
Aetna Insurance Co.....	\$101,043.72	\$.....	\$.....	\$.....
Alliance Insurance Co.....	9,146.00			2,430.00
American Alliance Ins. Co.....	3,563.09		2,378.00	
American Central Ins. Co.....	17,500.85			72.83
American Eagle Ins. Co.....	298.54			129.57
Boston Insurance Co.....	2,270.60			82.50
California Insurance Co.....	6,096.31			838.30
Commercial Union Assur. Co., Ltd.....	27,523.01	25.00		4,936.08
Commonwealth Ins. Co.....	3,321.39		20.22	
Connecticut Fire Ins. Co.....	11,863.70			
Continental Insurance Co.....	6,061.76			720.38
Equitable Fire & Marine Ins. Co.....	670.21			
Fidelity Phenix Fire Ins. Co.....	22,229.72			22,720.40
Fireman's Fund Ins. Co.....	36,229.29			16,469.65
Firemen's Ins. Co.....	1,286.02			
Franklin Fire Ins. Co.....	5,731.53	227.15	1,205.25	
Grain Dealers National Mutual Fire Ins. Co.....	7,000.00		29.20	
Great American Ins. Co.....	49,624.63		37,817.44	65.00
Guardian Fire Ins. Co.....	5,025.22			57.33
Hanover Fire Ins. Co.....	7,052.14			1,000.00
Hartford Fire Ins. Co.....	59,634.28		17,312.40	1,054.47
Home Insurance Co.....	97,912.43	128.79	60,930.36	4,539.52
Ins. Co. of North America.....	35,290.00			4,211.00
Liverpool & London & Globe Ins. Co.....	1,908.71			
Liverpool & London & Globe Ins. Co., Ltd.....	18,071.57			1,944.60
London & Lancashire Fire Ins. Co., Ltd.....	7,050.67			1,265.91
Merchants Fire Assurance Corp.....	3,528.51		60.00	
Minneapolis Fire & Marine Ins. Co.....	15,933.18		9,462.32	
National Liberty Ins. Co. of America.....	10,243.73			
National Union Fire Ins. Co.....	5,347.98	* 77,020.75	2,750.85	
New Brunswick Fire Ins. Co.....	6,301.59	160.96		
New Jersey Insurance Co.....	5,970.70			31.67
Niagara Fire Insurance Co.....	14,089.23			42.35
North River Insurance Co.....	13,923.64			455.47
Northern Assurance Co., Ltd.....	20,355.65		242.60	
Northwestern Fire & Marine Ins. Co.....	25,350.20		20,775.94	
Northwestern National Ins. Co.....	21,582.19		10,583.89	
Norwich Union Fire Ins. Co., Ltd.....	18,325.84		4,183.43	803.82
Orient Insurance Co.....	1,233.67			20.06
Pacific States Fire Ins. Co.....				
Palatine Ins. Co., Ltd.....	7,616.81			25.00
Pennsylvania Fire Ins. Co.....	8,963.60			
Phoenix Assurance Co., Ltd.....	14,313.56			1,317.12
Phoenix Insurance Co.....	13,181.56			1,667.67
Providence Washington Ins. Co.....	2,081.19		2,143.29	700.98
Prussian National Ins. Co.....	4,967.70			
Queen Ins. Co. of America.....	19,152.83			792.15
Royal Ins. Co., Ltd.....	38,022.46			5,846.88
Scottish Union & National Ins. Co.....	12,573.34		45.00	
Security Insurance Co.....	4,511.28		1,588.08	
Springfield Fire & Marine Ins. Co.....	34,098.47		168.72	
St. Paul Fire & Marine Ins. Co.....	32,220.82		1,760.55	16,574.10
State Assurance Co., Ltd.....	44.23		4.50	
Sterling Fire Ins. Co.....	2,794.46		18.80	
Twin City Fire Ins. Co.....	2,984.12		106.33	
United States Fire Ins. Co.....	19,954.16			1,667.75
Westchester Fire Ins. Co.....	9,699.53		3,257.69	
Western Assurance Co.....	23,783.39		581.74	
Yorkshire Ins. Co., Ltd.....	10,766.56			
Totals	\$966,724.49	\$ 77,562.65	\$177,426.60	\$ 92,482.56

* Crop Insurance.

†Explosion Insurance.

LOSSES PAID 1917

Fire	Marine and Inland	Hail and Tornado	Automobile
\$ 99,023.05	\$.....	\$.....	\$.....
9,318.00			2,430.00
2,363.09		2,378.00	
16,004.44			35.33
271.46			129.57
2,255.65			82.50
5,751.77			828.30
23,839.00	25.00		24,502.57
5,138.39		20.22	
13,366.08			
6,695.46			595.38
1,154.34			
21,882.41			595.40
36,178.06			11,827.42
1,390.05			
5,427.53	227.15	1,405.25	
7,000.00		29.20	
34,403.63		41,037.44	65.00
2,223.86			1.60
6,374.08			
59,173.38		17,312.40	1,054.47
83,869.32	128.79	60,457.86	3,239.52
24,085.00			4,211.00
1,908.71			
19,965.57			1,944.60
7,050.67			1,815.91
3,882.51		60.00	
14,974.47		9,512.32	
8,878.85			
7,272.87	* 62,269.82	2,750.85	
7,536.34	160.96		
4,692.70			31.67
14,225.23			67.35
12,399.64			618.47
21,239.97		242.60	
19,841.62		21,224.59	
20,701.12		10,490.89	
16,268.23		4,232.63	803.82
1,239.67			28.06
5,445.76			25.00
7,643.94			
13,210.56			1,377.12
16,779.04			1,667.67
4,649.02		2,143.29	707.08
5,400.82			
12,001.83			322.15
32,995.09			4,636.88
9,856.34		45.00	
5,722.75		1,588.08	
29,072.61		156.97	
31,571.43		1,760.55	10,026.70
15.21		4.50	
1,993.96		18.80	
1,375.13		418.73	
22,673.16			1,701.75
13,308.35		2,362.71	
29,951.31		482.74	
6,391.02			
\$899,323.55	\$ 62,811.72	\$180,135.82	\$ 75,382.29

U. S. AND FOREIGN FIRE SUMMARY OF STATEMENTS AS TO CAPITAL

NAME OF COMPANY	LOCATION
Aachen & Munich Fire Ins. Co.....	Aix-la-Chapelle, Ger.....
Aetna Insurance Co.....	Hartford, Conn.....
Agricultural Ins. Co.....	Watertown, N. Y.
Alliance Ins. Co.....	Philadelphia, Pa.....
American Alliance Ins. Co.....	New York, N. Y.....
American Central Ins. Co.....	St. Louis, Mo.
American Eagle Fire Ins. Co.....	New York, N. Y.....
American Insurance Co.....	Newark, N. J.....
Atlas Assurance Co., Ltd.....	London, Eng.
Boston Insurance Co.....	Boston, Mass.....
British America Assurance Co.....	Toronto, Can.
Caledonian Insurance Co.....	Edinburgh, Scot.....
California Insurance Co.....	San Francisco, Cal.
Camden Fire Ins. Ass'n.....	Camden, N. J.....
Capital Fire Ins. Co. of Cal.....	Sacramento, Cal.
Citizens Insurance Co.....	St. Louis, Mo.
Commercial Union Assur. Co., Ltd.....	London, Eng.
Commercial Union Fire Ins. Co.....	New York, N. Y.
Commonwealth Insurance Co.....	New York, N. Y.....
Concordia Fire Ins. Co.....	Milwaukee, Wis.....
Connecticut Fire Ins. Co.....	Hartford, Conn.....
Continental Insurance Co.....	New York, N. Y.....
County Fire Ins. Co.....	Philadelphia, Pa.....
Detroit Fire & Marine Ins. Co.....	Detroit, Mich.....
Equitable Fire & Marine Ins. Co.....	Providence, R. I.
Equity Mutual Fire Ins. Co.....	Great Falls, Mont.....
Fidelity-Phenix Fire Ins. Co.....	New York, N. Y.....
Fire Association of Philadelphia.....	Philadelphia, Pa.....
Fireman's Fund Ins. Co.....	San Francisco, Cal.....
Firemen's Insurance Co.....	Newark, N. J.....
*Fitchburg Mutual Fire Ins. Co.....	Fitchburg, Mass.....
Franklin Fire Ins. Co.....	Philadelphia, Pa.....
Girard Fire & Marine Ins. Co.....	Philadelphia, Pa.....
Glens Falls Insurance Co.....	Glens Falls, N. Y.....
Grain Dealers Nat'l Mutual Fire Ins. Co.....	Indianapolis, Ind.....
Great American Ins. Co.....	New York, N. Y.....
*Guardian Fire Ins. Co.....	Salt Lake, Utah.....
Hamburg-Bremen Fire Ins. Co.....	Hamburg, Ger.....
Hanover Fire Ins. Co.....	New York, N. Y.....
Hartford Fire Ins. Co.....	Hartford, Conn.....
Home Fire Ins. Co. of Utah.....	Salt Lake, Utah.....
Home Insurance Co.....	New York, N. Y.....
Imperial Assurance Co.....	New York, N. Y.....
Insurance Co. of North America.....	Philadelphia, Pa.....
Insurance Co. of the State of Pa.....	Philadelphia, Pa.....
Law Union & Rock Ins. Co., Ltd.....	London, Eng.
Liverpool & London & Globe Ins. Co., Ltd.....	New York, N. Y.....
Liverpool & London & Globe Ins. Co., Ltd.....	Liverpool, Eng.....
London Assurance Corp.....	London, Eng.
London & Lancashire Fire Ins. Co., Ltd.....	Liverpool, Eng.....
Mechanics Insurance Co.....	Philadelphia, Pa.....
Mercantile Ins. Co. of America.....	New York, N. Y.....
Merchants Fire Ins. Co.....	Denver, Colo.....
Merchants Fire Assurance Corp.....	New York, N. Y.....
Michigan Commercial Ins. Co.....	Lansing, Mich.....
Michigan Fire & Marine Ins. Co.....	Detroit, Mich.....
Michigan Millers Mutual Fire Ins Co.....	Lansing, Mich.....
Millers' National Ins. Co. (Mutual).....	Chicago, Ill.....
*Mill Owners' Mutual Fire Ins. Co. of Iowa.....	Des Moines, Iowa.....
Milwaukee Mechanics' Ins. Co.....	Milwaukee, Wis.....

* Admitted 1917.

INSURANCE COMPANIES. **SURPLUS, ASSETS AND LIABILITIES.**

Paid Up Capital U. S. Companies.....	U. S. Deposits Foreign Companies.....	Admitted Assets.....	Unpaid Losses.....	Total Liabilities Including Capital or U. S. Deposits.....	Surplus over all Liabilities.....	Surplus as Regards Policyholders.....
\$	\$200,000.00	\$ 2,604,369.38	\$ 125,262.60	\$ 1,310,900.40	\$ 1,293,468.98	\$ 1,493,468.98
500,000.00		29,852,185.82	2,033,317.01	21,290,218.13	8,561,967.69	13,561,967.69
500,000.00		5,574,008.60	338,610.18	3,673,025.51	1,900,983.09	2,400,983.09
750,000.00		3,365,024.63	447,785.00	2,615,024.63	750,000.00	1,500,000.00
1,000,000.00		2,716,144.89	108,816.00	1,773,832.73	942,312.16	1,942,312.16
1,000,000.00		4,273,809.11	270,757.95	3,167,806.88	1,106,002.23	2,106,002.23
1,000,000.00		2,722,166.74	41,527.18	1,904,131.59	818,035.15	1,818,035.15
2,000,000.00		12,102,338.67	489,507.30	9,266,335.00	2,836,003.67	4,836,003.67
	300,000.00	3,433,839.30	240,838.92	2,661,411.34	772,427.96	1,072,427.96
1,000,000.00		9,601,041.13	1,500,927.45	6,499,847.03	3,101,194.10	4,101,194.10
	200,000.00	2,192,173.14	267,081.44	1,619,245.79	572,927.35	772,927.35
	200,000.00	2,565,786.38	227,114.68	2,070,370.91	495,415.47	695,415.47
400,000.00		1,551,390.16	54,172.37	1,137,139.13	414,251.03	814,251.03
800,000.00		4,481,348.82	400,577.00	3,441,147.71	1,040,201.11	1,840,201.11
225,000.00		441,959.02	23,097.71	388,853.10	53,105.92	278,105.92
200,000.00		1,096,824.03	40,499.14	816,962.23	279,861.80	479,861.80
	200,000.00	11,647,743.42	1,454,432.47	8,905,842.65	2,741,900.77	2,941,900.77
200,000.00		1,438,872.58	81,606.00	1,084,574.17	354,298.41	554,298.41
500,000.00		3,032,421.10	279,452.09	2,296,197.49	736,223.61	1,236,223.61
750,000.00		3,115,504.64	176,462.48	2,759,130.30	356,374.34	1,106,374.34
1,000,000.00		8,414,874.03	537,439.55	6,442,172.50	1,972,701.53	2,972,701.53
10,000,000.00		32,590,654.08	964,706.97	23,815,933.56	8,774,720.52	18,774,720.52
400,000.00		1,032,253.67	34,906.11	817,462.93	214,790.74	614,790.74
500,000.00		2,691,646.81	99,577.07	1,540,440.61	1,151,206.20	1,651,206.20
500,000.00		1,548,045.60	107,820.79	1,067,153.85	480,891.75	980,891.75
Mutual		36,120.23		36,120.33		
2,500,000.00		18,980,315.30	814,509.48	13,797,797.41	5,182,517.89	7,682,517.89
1,000,000.00		12,216,631.59	755,173.42	8,759,045.19	3,457,586.40	4,457,586.40
1,500,000.00		16,719,842.62	2,727,125.97	12,887,917.88	3,831,924.74	5,331,924.74
1,250,000.00		7,802,217.04	517,663.21	5,417,245.84	2,384,971.20	3,634,971.20
Mutual		227,832.05	22,481.34	178,612.88	49,219.17	49,219.17
500,000.00		2,953,110.66	169,841.00	2,440,966.77	512,143.89	1,012,143.89
500,000.00		2,556,345.43	94,304.09	2,103,934.20	452,411.23	952,411.23
500,000.00		7,150,222.41	631,934.00	4,660,884.70	2,489,337.71	2,989,337.71
Mutual		856,250.49	9,755.00	297,162.15	559,088.34	559,088.34
2,000,000.00		23,454,989.22	1,361,121.00	14,927,269.91	8,527,719.31	10,527,719.31
200,250.00		552,703.98	30,707.07	387,445.04	165,258.94	365,258.94
	200,000.00	1,516,710.46	123,994.00	1,205,763.82	310,946.64	510,946.64
1,000,000.00		5,643,575.74	567,368.98	5,034,171.70	609,404.04	1,609,404.04
2,000,000.00		34,654,101.37	2,905,726.28	26,546,575.01	8,107,526.36	10,107,526.36
300,000.00		1,294,872.53	13,700.31	448,337.32	846,535.21	1,146,535.21
6,000,000.00		44,048,651.58	2,692,504.50	31,047,401.00	13,001,250.58	19,001,250.58
200,000.00		1,071,657.34	47,562.00	732,430.70	339,226.64	539,226.64
4,000,000.00		28,523,025.89	4,419,000.00	23,523,025.89	5,000,000.00	9,000,000.00
1,000,000.00		4,442,613.89	539,931.17	4,206,405.83	236,208.06	1,236,208.06
	338,000.00	1,444,835.85	92,164.32	987,193.31	457,642.54	795,642.54
400,000.00		1,398,453.49	55,428.00	972,223.70	426,229.79	826,229.79
	200,000.00	16,153,068.57	1,530,763.47	13,559,090.02	4,593,978.55	4,793,978.55
	200,000.00	5,863,496.12	1,154,588.30	4,213,610.45	1,649,885.67	1,849,885.67
	200,000.00	5,842,473.81	324,901.38	3,614,190.30	2,228,283.51	2,428,283.51
250,000.00		1,603,770.83	69,482.45	1,245,070.52	358,700.31	608,700.31
1,000,000.00		2,960,555.01	168,455.32	2,377,332.23	583,222.78	1,583,222.78
200,000.00		623,788.67	40,208.45	489,075.54	134,713.13	334,713.13
400,000.00		2,064,914.46	193,810.42	1,436,212.27	628,701.19	1,028,701.19
400,000.00		1,364,674.29	129,947.38	1,151,917.47	212,756.82	612,756.82
400,000.00		1,871,931.54	114,539.38	1,471,739.45	400,192.09	800,192.09
Mutual		1,873,597.50	137,943.09	1,336,454.00	537,143.20	537,143.20
Mutual		2,824,168.19	150,815.32	1,306,076.01	1,518,092.18	1,518,092.18
Mutual		746,723.63	10,072.19	309,659.82	437,063.81	437,063.81
1,250,000.00		5,572,342.02	290,858.54	4,514,562.50	1,057,779.52	2,307,779.52

U. S. AND FOREIGN FIRE SUMMARY OF STATEMENTS AS TO CAPITAL

NAME OF COMPANY	LOCATION
Minneapolis Fire & Marine Ins. Co.	Minneapolis, Minn.
*Minnesota Implement Mutual Fire Ins. Co.	Owatonna, Minn.
Montana Fire Ins. Co.	Butte, Mont.
National-Ben Franklin Fire Ins. Co.	Pittsburgh, Pa.
National Fire Ins. Co.	Hartford, Conn.
National Liberty Ins. Co. of America	New York, N. Y.
National Union Fire Ins. Co.	Pittsburgh, Pa.
Netherlands Fire Ins. Co.	The Hague, Holland
Newark Fire Ins. Co.	Newark, N. J.
New Brunswick Fire Ins. Co.	New Brunswick, N. J.
New Hampshire Fire Ins. Co.	Manchester, N. H.
New Jersey Insurance Co.	Newark, N. J.
New Zealand Ins. Co., Ltd.	Auckland, N. Z.
Niagara Fire Ins. Co.	New York, N. Y.
North British & Mercantile Ins. Co.	London & Edinburgh
North River Insurance Co.	New York, N. Y.
Northern Assurance Co., Ltd.	London, Eng.
Northern Insurance Co.	New York, N. Y.
Northwestern Fire & Marine Ins. Co.	Minneapolis, Minn.
Northwestern National Ins. Co.	Milwaukee, Wis.
Norwich Union Fire Ins. Soc., Ltd.	Norwich, Eng.
Ohio Millers Mutual Fire Ins. Co.	Canton, Ohio
Orient Insurance Co.	Hartford, Conn.
Pacific Fire Ins. Co.	New York, N. Y.
*Pacific States Fire Ins. Co.	Portland, Ore.
Palatine Insurance Co., Ltd.	London, Eng.
Patriotic Assurance Co., Ltd.	Dublin, Ireland
Pennsylvania Fire Ins. Co.	Philadelphia, Pa.
*Phenix Fire Ins. Co.	Paris, France
Phoenix Assurance Co., Ltd.	London, Eng.
Phoenix Insurance Co.	Hartford, Conn.
Providence Washington Ins. Co.	Providence, R. I.
Prussian National Ins. Co.	Stettin, Germany
Queen Ins. Co. of America	New York, N. Y.
Reliance Insurance Co.	Philadelphia, Pa.
*Rhode Island Ins. Co.	Providence, R. I.
Rocky Mountain Fire Ins. Co.	Great Falls, Mont.
Royal Exchange Assurance	London, Eng.
Royal Insurance Co., Ltd.	Liverpool, Eng.
Safeguard Insurance Co.	New York, N. Y.
Scottish Union & National Ins. Co.	Edinburgh, Scot.
Security Insurance Co.	New Haven, Conn.
*Security Mutual Fire Ins. Co.	Chatfield, Minn.
Springfield Fire & Marine Ins. Co.	Springfield, Mass.
St. Paul Fire & Marine Ins. Co.	St. Paul, Minn.
Standard Fire Insurance Co.	Hartford, Conn.
State Assurance Co., Ltd.	Liverpool, Eng.
Sterling Fire Insurance Co.	Indianapolis, Ind.
Stuyvesant Insurance Co.	New York, N. Y.
Sun Insurance Office	London, Eng.
Svea Fire Insurance Co.	Gothenburg, Sweden
Twin City Fire Ins. Co.	Minneapolis, Minn.
Union Assurance Society, Ltd.	London, Eng.
United States Fire Ins. Co.	New York, N. Y.
Vulcan Fire Ins. Co.	Oakland, Cal.
Westchester Fire Ins. Co.	New York, N. Y.
Western Assurance Co.	Toronto, Canada
Yorkshire Ins. Co., Ltd.	York, Eng.

* Admitted 1917.

INSURANCE COMPANIES—Cont. **SURPLUS, ASSETS AND LIABILITIES.**

Paid Up Capital U. S. Companies.....	U. S. Deposits Foreign Companies.....	Admitted Assets.....	Unpaid Losses.....	Total Liabilities Including Capital or U. S. Deposits.....	Surplus over all Liabilities.....	Surplus as Refunds Policyholders.....
200,000.00.....		715,892.58	51,766.26	634,331.76	81,560.82	281,560.82
Mutual.....		336,639.15	6,421.10	180,873.10	155,766.05	155,766.05
256,250.00.....		466,942.96	2,564.49	332,702.54	134,240.42	390,499.42
1,000,000.00.....		4,007,462.23	307,914.96	3,441,352.29	566,109.94	1,566,107.94
2,000,000.00.....		19,229,533.51	1,380,909.72	15,110,090.25	4,119,443.26	6,119,443.26
1,000,000.00.....		8,163,581.52	627,136.75	6,223,031.71	1,940,550.11	2,940,550.11
1,000,000.00.....		5,332,591.21	683,155.19	4,659,383.65	673,207.56	1,673,207.56
	200,000.00.....	1,325,420.59	74,343.91	846,464.17	378,956.42	578,956.42
500,000.00.....		2,370,324.70	194,181.95	1,972,939.34	397,385.36	897,385.36
500,000.00.....		2,220,665.18	199,497.14	1,895,710.19	324,954.99	824,954.99
1,500,000.00.....		7,383,893.68	378,332.32	5,271,704.15	2,112,189.53	3,612,189.53
1,000,000.00.....		2,425,072.23	193,351.10	2,119,312.37	305,759.86	1,305,759.86
	200,000.00.....	943,663.43	27,902.85	644,668.79	298,994.64	498,994.64
1,000,000.00.....		9,275,077.75	681,836.43	6,351,404.95	2,923,672.80	3,923,672.80
	200,000.00.....	9,241,746.23	906,093.40	6,922,322.97	2,319,423.26	2,319,423.26
600,000.00.....		4,264,639.43	380,595.90	3,257,369.03	1,007,270.40	1,607,270.40
	200,000.00.....	6,629,317.50	593,223.14	4,599,101.44	2,030,216.06	2,230,216.06
500,000.00.....		1,879,649.27	110,601.56	1,604,052.74	275,596.53	775,596.53
400,000.00.....		1,339,937.01	60,466.13	1,157,007.71	182,929.30	582,929.30
1,000,000.00.....		7,661,525.02	684,502.65	6,225,359.71	1,435,899.31	2,435,899.31
	400,000.00.....	3,826,219.57	339,760.95	2,952,286.13	1,873,933.44	1,273,933.44
Mutual.....		1,272,379.30	201,672.28	822,037.73	450,341.57	450,341.57
1,000,000.00.....		4,258,995.17	219,812.69	3,206,313.16	1,052,682.01	2,052,682.01
400,000.00.....		1,608,158.66	163,527.28	1,267,972.54	340,186.12	740,186.12
405,000.00.....		680,659.74	4,668.95	529,658.07	151,001.67	556,001.67
	200,000.00.....	3,586,807.51	301,201.00	2,698,552.00	888,255.51	1,088,255.51
	200,000.00.....	653,583.83	18,921.69	321,489.56	332,094.27	532,094.27
750,000.00.....		8,084,933.64	588,799.70	6,484,658.34	1,600,275.30	2,350,275.30
	200,000.00.....	878,608.66	63,568.37	684,097.81	194,510.85	394,510.85
	200,000.00.....	4,933,136.47	380,186.63	3,349,181.14	1,583,955.33	1,783,955.33
3,000,000.00.....		18,040,850.09	887,759.52	11,181,809.30	6,859,040.79	9,859,040.79
1,000,000.00.....		6,811,890.50	1,012,721.66	5,034,836.91	1,777,053.59	2,777,053.59
	200,000.00.....	2,350,824.50	160,445.01	1,466,623.04	884,201.46	1,084,201.46
2,000,000.00.....		13,422,862.51	961,455.18	9,190,793.64	4,232,068.87	6,232,068.87
400,000.00.....		1,580,525.49	117,375.27	1,437,726.07	142,799.42	542,799.42
500,000.00.....		2,106,750.22	111,944.36	1,704,144.24	402,605.98	902,605.98
278,531.00.....		575,176.75	5,960.37	380,690.54	194,486.21	473,017.21
	662,000.00.....	16,475,925.47	1,540,104.65	12,748,966.53	3,726,958.94	4,388,958.94
	400,000.00.....	3,828,456.15	471,332.89	2,882,171.31	946,284.84	1,346,284.84
200,000.00.....		701,742.67	22,223.43	395,156.68	306,585.99	506,585.99
	200,000.00.....	7,536,675.65	370,775.00	3,804,172.80	3,732,502.85	3,932,502.85
1,000,000.00.....		4,906,928.47	310,324.24	4,069,455.47	837,473.00	1,837,473.00
Mutual.....		100,566.32	10,563.34	76,892.07	23,674.25	23,674.25
2,500,000.00.....		13,224,033.34	817,123.31	10,698,313.46	2,525,719.88	5,025,719.88
1,000,000.00.....		13,577,620.80	1,509,984.68	9,580,485.31	3,997,135.49	4,997,135.49
500,000.00.....		1,474,273.51	84,308.97	1,203,151.15	271,122.36	771,122.36
	200,000.00.....	740,568.74	34,664.00	464,804.09	275,764.65	475,764.65
850,000.00.....		1,810,347.51	101,994.97	1,381,346.26	429,001.15	1,279,001.15
700,000.00.....		1,990,291.87	431,972.84	1,918,064.70	72,227.17	772,227.17
	200,000.00.....	5,306,790.26	399,193.74	3,796,956.47	1,509,833.79	1,709,833.79
	200,000.00.....	2,218,018.95	140,158.94	1,513,457.90	704,561.05	904,561.05
500,000.00.....		787,905.82	39,100.54	658,851.24	129,054.58	629,054.58
	200,000.00.....	1,944,886.20	99,112.00	1,108,718.05	836,168.15	1,036,168.15
1,400,000.00.....		7,525,508.76	617,955.00	5,837,143.06	1,688,365.70	3,088,365.70
500,000.00.....		1,148,161.02	33,812.50	738,471.60	409,689.42	909,689.42
1,000,000.00.....		7,978,373.69	708,356.62	6,439,159.99	1,539,213.70	2,539,213.70
	400,000.00.....	4,194,579.34	755,831.64	2,926,887.65	1,267,691.69	1,667,691.69
	200,000.00.....	1,540,538.48	158,609.68	1,051,913.66	488,624.82	688,624.82

**MISCELLANEOUS
STATEMENT FOR THE YEAR
Showing the Business Transacted in Montana for the Calendar Year 1917,**

NAME OF COMPANY	Accident		Health	
	Premiums	Losses	Premiums	Losses
Aetna Casualty & Surety Co.....	\$ 74.43	\$	\$	\$
Aetna Life Ins. Co.....	10,954.08	11,293.81	4,760.00	2,052.72
American Casualty Co.....	8,493.44	11,840.84	424.11	186.78
American Surety Co. of New York.....				
Bankers Casualty Co.....	* 29,625.69	* 9,014.30		
†Bankers Insurance Co.....				
Continental Casualty Co.....	64,382.31	28,888.77	21,200.05	3,878.09
Employers Liability Assur. Corp., Ltd.....	1,736.15	1,274.82	105.25	
Federal Life Ins. Co.....				
Fidelity & Casualty Co.....	814.70	44.64	297.00	
Fidelity & Deposit Co. of Md.....	476.35	63.33	117.72	150.15
Frankfort General Ins. Co.....	* 3,824.24	* 1,836.40		
Guardian Casualty & Guaranty Co.....	-301.83	6,605.27	185.00	2,323.39
Hartford Accident & Indemnity Co.....	170.00		35.00	64.28
Hartford Steam Boiler Insp. & Ins. Co.....				
Iowa State Live Stock Ins. Co.....				
†Lion Bonding & Surety Co.....				
Lloyds Plate Glass Ins. Co.....				
London Guarantee & Accident Co., Ltd.....	704.22		388.33	1,039.84
Maryland Casualty Co.....	2,201.53	517.07	1,798.19	1,085.80
Masonic Protective Ass'n.....	* 6,876.38	* 4,261.38		
Massachusetts Bonding & Ins. Co.....	* 22,447.75	* 17,787.68		
Merchants Life & Casualty Co.....	* 11,114.94	* 3,270.68		
Metropolitan Casualty Ins. Co.....				
Metropolitan Life Ins. Co.....	* 346.33	* 69.00		
Millers' Mutual Casualty Co.....				
Montana Equity Mutual Hail & Fire Ins. Co.				
National Casualty Co.....	* 5,748.70	* 2,623.20		
National Life Ins. Co. of U. S. A.....	* 77.30	* 1,001.63		
National Surety Co.....				
New York Plate Glass Ins. Co.....				
North American Accident Ins. Co.....	* 41,134.37	* 25,896.31		
Ocean Accident & Guarantee Corp., Ltd.....	1,058.01	428.53	163.13	34.50
Pacific Mutual Life Ins. Co.....	27,852.17	14,087.94	1,575.22	1,302.08
Preferred Accident Ins. Co.....	9,060.40	1,153.62	4,856.73	1,958.62
Ranchers Hail & Fire Ins. Co.....				
Royal Indemnity Co.....	3,010.10	33.70	1,027.00	1,215.35
St. Paul Mutual Hail & Cyclone Ins. Co.....				
Standard Accident Ins. Co.....	3,806.34	3,251.33	634.47	554.89
State Farmers Mutual Hail Ins. Co.....				
Traveler's Insurance Co.....	4,399.05	1,849.35	56.00	
United States Casualty Co.....	94.78	314.28	17.50	
United States Fidelity & Guaranty Co.....	5,637.34	407.85	1,385.15	251.78
Western Accident & Indemnity Co.....	* 17,884.87	* 5,057.58		
Western Life & Casualty Co.....	* 34,230.90	* 16,835.24		
Totals	\$317,935.04	\$169,708.55	\$ 39,025.91	\$ 18,263.66

* Includes Health.

† Admitted 1917.

‡ Disclosed by Examination November 21, 1917.

INSURANCE COMPANIES

ENDING DECEMBER 31, 1917.

by Miscellaneous, Casualty, Liability, Fidelity and Surety Companies.

Liability		Workmen's Compensation		Fidelity and Surety		Plate Glass	
Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses
\$ 11,917.18	\$ 1,890.15	\$ 101,387.15	\$ 42,444.89	\$ 18,926.12	\$ 354.00	\$ 3,108.31	\$ 1,834.16
30,227.81	3,586.79						
				31,579.09	10,355.36		
2,022.66		1,705.60					
2,341.69	15.00	73.72	731.90	175.44			
1,852.92	203.97	6,112.50	2,307.44	1,466.50		2,632.13	1,139.32
3,066.91	1,223.02			18,947.57	10,877.77	3,605.51	1,341.90
516.19	30.62	447.51	44.46				
2,058.68	2,632.10	85,427.83	76,727.31	17.50			
291.89	121.00	218.26	406.00	238.40		—6.27	81.00
						10,881.00	6,566.00
8,267.28	2,646.60	45,713.26	11,031.61				
7,091.73	1,560.00	22,014.18	6,986.19	13,421.99	772.19	4,166.50	2,369.39
31.25				7,851.70	548.70	200.65	210.10
						3,058.60	1,353.90
451.58		4,382.07	550.36				
				38,597.38	9,340.91		
						2,217.20	550.10
1,629.74	.20	2,757.74	1,426.53	12.50		109.12	
8,784.23	224.50	10,292.32	4,237.76	2,428.17		6,390.88	3,116.35
-20.16							
844.17	66.45	5.10	368.93				
1,898.56		513.29	104.17			672.41	151.66
17,416.49	3,527.90	24,604.94	7,335.39	85,915.51	16,598.36	5,771.45	2,872.60
6,346.85	72.35			45,698.98	3,645.88	4,355.81	1,782.33
\$107,037.65	\$ 17,800.66	\$305,655.47	\$154,702.94	\$265,276.85	\$ 52,493.17	\$ 47,163.30	\$ 23,368.81

**MISCELLANEOUS
STATEMENT FOR THE YEAR
Showing the Business Transacted in Montana for the Calendar Year 1917,**

NAME OF COMPANY	Steam Boiler		Burglary and Theft	
	Premiums.....	Losses.....	Premiums.....	Losses.....
Aetna Casualty & Surety Co.....	\$.....	\$.....	\$ 992.67	\$ 22.00
Aetna Life Ins. Co.....
American Casualty Co.....
American Surety Co. of New York.....
Bankers Casualty Co.....
Bankers Insurance Co.....
Continental Casualty Co.....	51.90	.....
Employers Liability Assur. Corp., Ltd.....
Federal Life Ins. Co.....
Fidelity & Casualty Co.....	481.94	.....	740.81	38.75
Fidelity & Deposit Co. of Md.....	962.39	.....
Frankfort General Ins. Co.....	134.08	434.47
Guardian Casualty & Guaranty Co.....
Hartford Accident & Indemnity Co.....	133.48	.....
Hartford Steam Boiler Insp. & Ins. Co.....	5,425.94	.....	.....	.....
Iowa State Live Stock Ins. Co.....
Lion Bonding & Surety Co.....
Lloyds Plate Glass Ins. Co.....	27.00	.....
London Guarantee & Accident Co., Ltd.....	550.37	.....
Maryland Casualty Co.....	1,784.26	.....	.....	.....
Masonic Protective Ass'n.....
Massachusetts Bonding & Ins. Co.....	336.06	169.50
Merchants Life & Casualty Co.....
Metropolitan Casualty Ins. Co.....
Metropolitan Life Ins. Co.....
Millers' Mutual Casualty Co.....
Montana Equity Mutual Hail & Fire Ins. Co.....
National Casualty Co.....
National Life Ins. Co. of U. S. A.....	1,901.82	92.51
National Surety Co.....
New York Plate Glass Ins. Co.....
North American Accident Ins. Co.....
Ocean Accident & Guarantee Corp., Ltd.....	153.00	.....	1,145.20	117.02
Pacific Mutual Life Ins. Co.....
Preferred Accident Ins. Co.....
Ranchers Hail & Fire Ins. Co.....
Royal Indemnity Co.....	136.40	.....	1,926.95	602.50
St. Paul Mutual Hail & Cyclone Ins. Co.....
Standard Accident Ins. Co.....
State Farmers Mutual Hail Ins. Co.....
Traveler's Insurance Co.....
United States Casualty Co.....	80.89	.....
United States Fidelity & Guaranty Co.....	2,355.15	174.12
Western Accident & Indemnity Co.....	1,840.60	.....
Western Life & Casualty Co.....
Totals	\$ 7,981.54	\$.....	\$ 13,179.37	\$ 1,650.87

† Admitted 1917.

‡ Disclosed by Examination November 21, 1917.

INSURANCE COMPANIES

ENDING DECEMBER 31, 1917—Cont.

by Miscellaneous, Casualty, Liability, Fidelity and Surety Companies.

[illegible]

**MISCELLANEOUS
STATEMENT FOR THE YEAR
Showing the Business Transacted in Montana for the Calendar Year 1917,**

NAME OF COMPANY	Hail and Tornado		Physicians Defense	
	Premiums.....	Losses.....	Premiums.....	Losses.....
Aetna Casualty & Surety Co.....	\$.....	\$.....	\$.....	\$.....
Aetna Life Ins. Co.....
American Casualty Co.....
American Surety Co. of New York.....
Bankers Casualty Co.....
†Bankers Insurance Co.....	†162,729.07	† 44,735.59	.....	.....
Continental Casualty Co.....
Employers Liability Assur. Corp., Ltd.....
Federal Life Ins. Co.....
Fidelity & Casualty Co.....
Fidelity & Deposit Co. of Md.....
Frankfort General Ins. Co.....
Guardian Casualty & Guaranty Co.....
Hartford Accident & Indemnity Co.....
Hartford Steam Boiler Insp. & Ins. Co.....
Iowa State Live Stock Ins. Co.....
‡Lion Bonding & Surety Co.....
Lloyds Plate Glass Ins. Co.....
London Guarantee & Accident Co., Ltd.....
Maryland Casualty Co.....	71.23	.....
Masonic Protective Ass'n.....
Massachusetts Bonding & Ins. Co.....
Merchants Life & Casualty Co.....
Metropolitan Casualty Ins. Co.....
Metropolitan Life Ins. Co.....
Millers' Mutual Casualty Co.....
Montana Equity Mutual Hail & Fire Ins. Co.....	60,553.86	8,671.00	.....	.....
National Casualty Co.....
National Life Ins. Co. of U. S. A.....
National Surety Co.....
New York Plate Glass Ins. Co.....
North American Accident Ins. Co.....
Ocean Accident & Guarantee Corp., Ltd.....
Pacific Mutual Life Ins. Co.....
Preferred Accident Ins. Co.....
Ranchers Hail & Fire Ins. Co.....	52,111.61	20,126.26	.....	.....
Royal Indemnity Co.....
St. Paul Mutual Hail & Cyclone Ins. Co.....	48,114.15	8,825.73	.....	.....
Standard Accident Ins. Co.....
State Farmers Mutual Hail Ins. Co.....	91,748.29	33,272.58	.....	.....
Traveler's Insurance Co.....
United States Casualty Co.....
United States Fidelity & Guaranty Co.....
Western Accident & Indemnity Co.....
Western Life & Casualty Co.....
Totals	\$415,256.98	\$115,631.16	\$ 71.23	\$.....

† Includes Crop Insurance

‡ Admitted 1917.

‡ Disclosed by Examination November 21, 1917.

INSURANCE COMPANIES

YEAR ENDING DECEMBER 31, 1917—Cont.

by Miscellaneous, Casualty, Liability, Fidelity and Surety Companies.

Totals		Premium Fee Paid
Premiums	Losses	
\$ 58,932.16	\$ 16,858.00	\$ 1,203.64
147,329.04	59,378.21	.....
8,917.55	12,027.62	205.00
31,579.09	10,355.36	656.58
29,625.69	9,014.30	617.51
172,420.93	54,065.59	* 1,195.50
90,195.44	32,766.86	1,828.91
5,744.46	2,021.72	139.89
14,398.69	3,734.12	312.97
27,627.64	13,844.66	577.55
4,928.17	2,345.95	125.00
87,884.66	88,404.07	**1,782.69
2,910.43	982.28	125.00
5,502.14	.....	135.11
69,069.43	38,922.83	1,406.39
10,881.00	6,566.00	125.00
56,660.84	14,911.91	242.62
54,823.32	14,412.71	1,158.22
6,876.38	4,261.38	1,142.81
30,875.21	18,715.98	162.53
11,114.94	3,270.68	642.50
3,058.60	1,353.90	247.30
346.33	69.00	125.00
5,644.18	550.36	.....
60,553.86	8,671.00	137.88
5,748.70	2,623.20	10.00
77.30	1,001.63	139.97
40,499.20	9,433.42	.....
2,217.20	550.10	834.98
41,134.37	25,896.31	125.00
7,153.16	2,006.78	847.69
29,427.39	15,390.02	168.06
13,917.13	3,112.24	.....
52,111.61	20,126.26	303.34
34,786.02	9,433.16	10.00
48,114.15	8,825.73	720.72
4,420.65	3,806.22	987.28
91,748.29	33,272.58	125.00
5,304.32	2,284.73	1,884.05
3,675.70	570.11	.....
144,706.03	31,584.90	125.00
76,127.11	12,723.53	2,919.12
34,230.90	16,835.24	.....
\$1,633,299.41	\$616,980.66	709.62
		\$ 24,205.43

* Suit pending to collect.

** Payment deferred.

MISCELLANEOUS

Summary of Statements as to Capital,

NAME OF COMPANY	LOCATION	Paid Up Capital or U. S. Deposit...
Aetna Casualty & Surety Co.	Hartford, Conn.	\$2,000,000.00
*Aetna Life Ins. Co.	Hartford, Conn.	5,000,000.00
American Casualty Co.	Tacoma, Wash.	204,175.00
American Surety Co. of N. Y.	New York, N. Y.	5,000,000.00
Bankers Casualty Co.	Minneapolis, Minn.	125,505.00
†Bankers' Insurance Co.	Helena, Mont.	62,700.00
Continental Casualty Co.	Hammond, Ind.	300,000.00
Employers' Liability Assur. Corp., Ltd.	London, Eng.	200,000.00
*Federal Life Ins. Co.	Chicago, Ill.	300,000.00
Fidelity & Casualty Co.	New York, N. Y.	1,000,000.00
Fidelity & Deposit Co. of Md.	Baltimore, Md.	3,000,000.00
Frankfort General Ins. Co.	Frankfort-on-the-Main, Ger.	250,000.00
Guardian Casualty & Guaranty Co.	Salt Lake, Utah	300,000.00
Hartford Accident & Indemnity Co.	Hartford, Conn.	800,000.00
Hartford Steam Boiler Insp. & Ins. Co.	Hartford, Conn.	2,000,000.00
Iowa State Live Stock Ins. Co.	Des. Moines, Ia.	100,000.00
¶Lion Bonding & Surety Co.	Omaha, Neb.	252,000.00
Lloyds Plate Glass Ins. Co.	New York, N. Y.	250,000.00
London Guarantee & Accident Co., Ltd.	London, Eng.	250,000.00
Maryland Casualty Co.	Baltimore, Md.	1,500,000.00
Masonic Protective Ass'n.	Worcester, Mass.	100,000.00
Massachusetts Bonding & Ins. Co.	Boston, Mass.	1,500,000.00
Merchants' Life & Casualty Co.	Minneapolis, Minn.	100,000.00
Metropolitan Casualty Ins. Co.	New York, N. Y.	200,000.00
*Metropolitan Life Ins. Co.	New York, N. Y.	Mutual
Millers' Mutual Casualty Co.	Chicago, Ill.	Mutual
Montana Equity Mutual Hail & Fire Ins. Co.	Great Falls, Mont.	Mutual
National Casualty Co.	Detroit, Mich.	200,000.00
*National Life Ins. Co. of U. S. A.	Chicago, Ill.	500,000.00
National Surety Co.	New York, N. Y.	4,000,000.00
New York Plate Glass Ins. Co.	New York, N. Y.	200,000.00
North American Accident Ins. Co.	Chicago, Ill.	200,000.00
Ocean Accident & Guarantee Corp., Ltd.	London, Eng.	250,000.00
*Pacific Mutual Life Ins. Co.	Los Angeles, Cal.	1,000,000.00
Preferred Accident Ins. Co.	New York, N. Y.	700,000.00
Ranchers Hail & Fire Ins. Co.	Great Falls, Mont.	Mutual
Royal Indemnity Co.	New York, N. Y.	1,000,000.00
St. Paul Mutual Hail & Cyclone Ins. Co.	St. Paul, Minn.	Mutual
Standard Accident Ins. Co.	Detroit, Mich.	1,000,000.00
State Farmers' Mutual Hail Ins. Co.	Waseca, Minn.	Mutual
*Travelers' Insurance Co.	Hartford, Conn.	6,000,000.00
United States Casualty Co.	New York, N. Y.	500,000.00
United States Fidelity & Guaranty Co.	Baltimore, Md.	3,000,000.00
Western Accident & Indemnity Co.	Helena, Mont.	100,000.00
Western Life & Casualty Co.	Denver, Colo.	100,000.00

¶ Admitted 1917.

* For Life Dept. see Life Companies Summary.

‡ Condition as shown by examination Nov. 21, 1917.

INSURANCE COMPANIES.

Surplus, Assets and Liabilities.

Admitted Assets.....	Unpaid Losses.....	Total Liabilities Including Capital.....	Surplus over all Liabilities.....	Surplus as Re-sarvis Policy-holders.....
\$10,695,048.53	\$ 1,986,848.09	\$ 7,839,165.51	\$ 2,855,883.02	\$ 4,855,883.02
16,857,246.16	6,259,628.56	17,698,351.53		
258,921.72	3,599.79	245,104.76	13,816.96	217,991.96
10,070,270.78	1,046,147.69	9,362,932.04	707,338.74	5,707,338.74
261,736.14	10,507.02	219,547.08	42,189.06	167,694.06
310,956.90	500,171.96	588,705.83 *	215,048.93	
3,033,591.50	523,858.48	2,733,591.50	300,000.00	600,000.00
14,776,570.53	5,503,234.00	12,486,318.55	2,290,252.03	2,490,252.03
4,176,288.36	22,941.13	400,841.85		
15,077,330.62	3,859,858.46	12,535,343.53	2,541,987.09	3,541,987.09
12,034,691.80	2,384,589.01	10,222,369.01	1,812,322.79	4,812,322.79
1,514,024.85	584,561.72	1,271,945.42	242,079.43	492,079.43
1,157,880.68	786,743.19	1,481,095.21 *	323,214.53	
5,295,168.55	1,468,386.76	4,863,121.40	432,047.15	1,232,047.15
7,126,584.24	122,761.60	5,470,789.38	1,655,794.86	3,655,794.86
275,264.00	12,102.21	242,944.85	32,319.15	132,319.15
631,504.34	20,692.59	494,233.80	137,270.54	389,270.54
952,256.85	71,825.54	738,337.74	213,919.11	463,919.11
8,568,169.04	3,633,388.35	7,762,559.13	805,609.91	1,055,609.91
12,702,405.95	3,249,634.72	11,160,841.84	1,541,564.11	3,041,564.11
715,691.22	147,532.28	497,682.32	218,008.90	318,008.90
5,005,254.05	1,335,769.72	4,634,145.56	371,108.49	1,871,108.49
212,358.62	6,552.81	139,165.24	73,193.38	173,193.38
942,651.92	60,869.35	750,771.18	191,880.74	391,880.74
704,025,515.31	5,000.00	24,205.05		
504,056.35	188,965.51	350,278.43	153,777.92	153,777.92
27,821.35	17,996.31	18,014.85	9,806.50	9,806.50
380,505.21	27,578.00	261,203.00	119,302.21	319,302.21
15,260,229.79	40,532.39	611,470.93		
14,099,864.54	1,401,875.75	9,670,779.39	4,429,085.15	8,429,085.15
961,856.75	42,009.93	687,726.36	274,130.39	474,130.39
873,208.96	146,454.20	664,461.57	208,747.39	408,747.39
9,363,868.43	2,902,681.65	8,270,260.69	1,093,607.74	1,343,607.74
2,421,874.31	249,735.77	2,346,874.31		
4,657,672.42	716,781.76	3,657,672.42	1,000,000.00	1,700,000.00
23,474.73	766.20	1,533.33	21,941.40	21,941.40
6,307,915.54	1,693,758.25	5,737,822.94	570,092.60	1,570,092.60
242,782.23	1,500.00	33,255.51	209,526.72	209,526.72
7,366,680.69	2,623,932.11	6,037,092.56	1,329,588.13	2,329,588.13
255,417.04	1,250.00	1,250.00	254,167.04	254,167.04
29,495,231.78	8,525,221.25	26,694,915.54		
3,919,435.87	834,126.00	3,169,435.87	750,000.00	1,250,000.00
16,041,264.06	4,149,695.00	14,207,542.52	1,833,721.54	4,833,721.54
159,788.01	5,778.95	141,459.29	18,328.72	118,328.72
167,208.38	8,808.15	125,776.67	41,431.71	141,431.71

* Deficit.

STATEMENT OF FRATERNAL SOCIETIES LICENSED IN

NAME OF ASSOCIATION	LOCATION
American Yoemen, Brotherhood of.....	Des Moines, Iowa.....
*Ancient Order of Gleaners.....	Detroit, Mich.
Ancient Order of United Workmen.....	Fargo, N. D.
Benefit Ass'n. of Railway Employees.....	Chicago, Ill.
Catholic Knights of America.....	St. Louis, Mo.
Catholic Order of Foresters.....	Chicago, Ill.
Court of Honor.....	Springfield, Ill.
Degree of Honor.....	Sioux City, Iowa
Equitable Fraternal Union.....	Neenah, Wis.
Fraternal Aid Union.....	Lawrence, Kan.
Fraternal Brotherhood	Los Angeles, Cal.
Grand Carniolian Slovenian Catholic Union.....	Joliet, Ill.
Homesteaders, The	Des Moines, Iowa
Independent Order of Foresters.....	Toronto, Canada
Knights of Columbus	New Haven, Conn.
Knights and Ladies of Security.....	Topeka, Kan.
Ladies' Catholic Benevolent Ass'n.....	Erie, Pa.
Ladies of the Maccabees	Port Huron, Mich.
Maccabees, The	Detroit, Mich.
Modern Brotherhood of America.....	Mason City, Iowa
Modern Woodmen of America.....	Rock Island, Ill.
Mystic Toilers	Des Moines, Iowa
National Croatian Society of U. S. A.....	Pittsburgh, Pa.
National Slovak Society of U. S. A.....	Pittsburgh, Pa.
National Union Assurance Society.....	Toledo, Ohio
Neighbors of Woodcraft.....	Portland, Ore.
Railway Mail Association.....	Portsmouth, N. H.
Royal Arcanum	Boston, Mass.
Royal Highlanders	Aurora, Neb.
Royal Neighbors of America.....	Rock Island, Ill.
Sons of Norway.....	Minneapolis, Minn.
South Slavonic Catholic Union.....	Ely, Minn.
Supreme Lodge Knights of Pythias.....	Indianapolis, Ind.
Supreme Tribe of Ben Hur.....	Crawfordsville, Ind.
United Artisans	Portland, Ore.
United Commercial Travelers of Am., Order of	Columbus Ohio
United Order of Foresters.....	Milwaukee, Wis.
Woman's Benefit Ass'n. of the Maccabees.....	Port Huron, Mich.
Woodmen of the World.....	Denver, Colo.
	TOTALS

* Admitted 1917.

MONTANA—SHOWING TOTAL AND MONTANA BUSINESS.

Total Benefit Certificates in Force December 31				Benefit Certificates in Force in Montana December 31				Received from Montana Members 1917.....
1916		1917		1916		1917		
Number	Amount	Number.....	Amount	Number.....	Amount	Number.....	Amount	
229,602	\$ 202,800,000.00	238,528	\$ 313,777,000.00	4,445	\$ 6,780,500.00	4,479	\$ 6,843,500.00	\$ 62,371.68
7,641	11,929,054.80	65,937	56,468,876.00	647	838,000.00	897	1,240,500.00	24,126.58
27,397		8,826	13,896,703.00	1,476		2,267	55,000.00	24,793.25
18,562	20,301,821.08	33,676	504,000.00	53	75,500.00	56	76,750.00	1,913.43
148,989	149,584,000.00	150,797	150,942,500.00	472	612,500.00	479	609,000.00	11,440.39
74,810	87,885,500.00	73,893	86,787,500.00	125	149,500.00	187	218,000.00	2,396.79
23,401	20,017,666.00	23,314	20,071,493.50	815	793,000.00	793	808,159.00	15,255.64
28,611	37,091,920.04	28,118	36,439,522.08	14	21,000.00			18.17
118,017	135,314,997.70	111,875	121,555,713.02	378	603,175.00	362	369,600.00	†
26,156	27,594,291.00	22,400	24,220,568.00	1,045	1,525,845.00	896	968,576.00	26,712.68
12,685	10,457,750.00	12,914	11,213,000.00	423	400,500.00	412	390,000.00	6,886.39
26,741	37,132,000.00	27,565	38,528,500.00	174	279,500.00	181	283,000.00	3,071.90
186,103	182,012,224.00	179,713	175,786,918.33	146	262,125.00	125	219,625.00	4,849.34
117,968	124,941,334.33	123,979	131,679,400.33	687	836,650.00	785	955,500.00	13,213.17
177,572	213,440,000.00	195,732	235,153,000.00	1,579	2,815,000.00	1,925	3,448,500.00	35,645.81
154,675	128,327,500.00	155,911	128,957,750.00	928	887,500.00	972	930,000.00	12,084.65
302,531	364,332,477.49	42,698	31,251,750.00	1,001	2,030,000.00	327	327,750.00	4,491.76
24,193	26,253,344.10	300,061	359,824,687.82	123	144,900.00	1,022	2,050,000.00	24,860.80
65,360	78,120,000.00	58,428	69,209,750.00	453	622,750.00	391	535,250.00	10,914.12
1,008,410	1,588,098,500.00	1,047,011	1,638,899,500.00	5,927	11,065,500.00	6,271	11,650,500.00	108,220.68
2,643	2,913,100.00	2,455	2,726,050.00	109	170,000.00	107	168,000.00	2,837.65
38,905	29,057,200.00	40,690	30,638,600.00	1,295	944,000.00	1,371	1,007,800.00	20,150.25
41,588	30,543,250.00	42,328	31,231,000.00	237	181,700.00	234	179,200.00	3,123.90
56,722	103,052,367.00	54,869	98,434,210.00	72	230,000.00	68	213,000.00	7,432.58
45,278	54,058,900.00	44,821	53,505,800.00	3,389	4,949,700.00	3,387	4,916,900.00	63,934.96
13,113	52,452,000.00	12,990	51,960,000.00	82	328,000.00	83	332,000.00	895.50
177,235	305,665,528.00	145,568	246,382,161.88	69	166,500.00	55	129,511.00	4,368.72
28,897	40,374,100.00	28,948	40,227,050.00	1,523	2,441,200.00	1,512	2,410,100.00	25,588.70
318,772	326,773,500.00	346,845	352,911,250.00	2,556	2,901,250.00	2,684	2,961,500.00	23,663.03
5,801	2,636,900.00	5,910	2,876,900.00	78	49,900.00	72	56,300.00	1,485.42
7,322	6,062,000.00	7,674	6,271,500.00	242	209,500.00	237	206,000.00	5,483.67
71,682	96,398,817.00	72,461	96,506,135.00	373	553,378.00	379	546,118.00	12,614.18
86,349	85,251,745.00	85,224	83,431,065.00					
17,665	19,041,100.00	18,240	19,105,050.00	159	220,000.00	151	210,000.00	3,099.74
75,051	375,255,000.00	76,619	383,095,000.00	450	2,250,000.00	511	2,555,000.00	5,658.00
13,294	12,797,100.00	12,903	12,403,175.00					
175,252	132,026,049.18	178,228	134,439,965.46	2,093	2,380,823.65	2,179	2,492,673.65	38,601.98
111,750	183,797,900.00	114,178	187,255,800.00	5,673	11,047,100.00	5,711	11,080,200.00	143,530.10
4,085,615	\$5,309,265,842.62	4,210,903	\$5,498,426,102.54	39,498	\$59,926,596.65	41,568	\$61,443,512.65	\$755,735.61

† Society unable to furnish.

STATEMENT OF FRATERNAL SOCIETIES LICENSED IN

NAME OF ASSOCIATION	LOCATION
American Yoemen, Brotherhood of.....	Des Moines, Iowa.....
*Ancient Order of Gleaners.....	Detroit, Mich.
Ancient Order of United Workmen.....	Fargo, N. D.
Benefit Ass'n. of Railway Employees.....	Chicago, Ill.
Catholic Knights of America.....	St. Louis, Mo.
Catholic Order of Foresters.....	Chicago, Ill.
Court of Honor.....	Springfield, Ill.
Degree of Honor.....	Sioux City, Iowa
Equitable Fraternal Union.....	Neenah, Wis.
Fraternal Aid Union.....	Lawrence, Kan.
Fraternal Brotherhood	Los Angeles, Cal.
Grand Carniolian Slovenian Catholic Union.....	Joliet, Ill.
Homesteaders, The	Des Moines, Iowa
Independent Order of Foresters.....	Toronto, Canada
Knights of Columbus	New Haven, Conn.
Knights and Ladies of Security.....	Topeka, Kan.
Ladies' Catholic Benevolent Ass'n.....	Erie, Pa.
Ladies of the Maccabees	Port Huron, Mich.
Maccabees, The	Detroit, Mich.
Modern Brotherhood of America.....	Mason City, Iowa
Modern Woodmen of America.....	Rock Island, Ill.
Mystic Toilers	Des Moines, Iowa
National Croatian Society of U. S. A.....	Pittsburgh, Pa.
National Slovak Society of U. S. A.....	Pittsburgh, Pa.
National Union Assurance Society.....	Toledo, Ohio
Neighbors of Woodcraft.....	Portland, Ore.
Railway Mail Association.....	Portsmouth, N. H.
Royal Arcanum	Boston, Mass.
Royal Highlanders	Aurora, Neb.
Royal Neighbors of America.....	Rock Island, Ill.
Sons of Norway.....	Minneapolis, Minn.
South Slavonic Catholic Union.....	ly, Minn.
Supreme Lodge Knights of Pythias.....	Indianapolis, Ind.
Supreme Tribe of Ben Hur.....	Crawfordsville, Ind.
United Artisans	Portland, Ore.
United Commercial Travelers of Am., Order of	Columbus Ohio
United Order of Foresters.....	Milwaukee, Wis.
Woman's Benefit Ass'n. of the Maccabees.....	Port Huron, Mich.
Woodmen of the World.....	Denver, Colo.
	TOTALS

* Admitted 1917.

MONTANA—SHOWING TOTAL AND MONTANA BUSINESS—Cont.

Death Claims Incurred 1917				Death Claims Paid 1917				Death Claims Unpaid December 31, 1917			
Total		Montana		Total		Montana		Total		Montana	
Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
1,621	\$ 2,065,848.50	46	\$ 66,050.00	1,606	\$ 1,660,574.92	46	\$ 56,180.73	263	\$ 331,171.81	6	\$ 9,000.00
518	430,440.00			512	413,918.68			83	68,755.34		
67	106,685.70	5	6,000.00	65	103,691.70	6	7,590.00	5	8,000.00		
				5	1,305.00	1	400.00				
432	607,129.58	3	6,000.00	422	530,660.41	3	6,600.00	48	61,796.03		
1,662	1,748,750.00	6	10,000.00	1,676	1,755,716.20	5	9,000.00	190	201,887.29	1	1,000.00
815	1,050,618.89	1	500.00	820	1,031,347.39	1	500.00	65	84,316.67		
222	196,666.67	10	9,500.00	220	196,250.00	10	9,500.00	4	1,916.67		
256	362,727.62			239	333,015.32			29	44,741.84		
2,571	2,984,419.00	14	22,848.61	2,372	2,384,362.68	12	20,754.66	485	568,220.02	3	4,493.95
281	349,760.40	29	40,900.00	264	337,133.40	26	39,200.00	39	37,907.00	4	3,700.00
143	126,000.00	4	4,000.00	138	111,597.85	4	3,250.00	20	51,068.26	1	1,375.00
215	243,224.04	2	1,575.14	227	253,163.82	2	1,575.14	34	37,670.94		
2,461	2,630,622.09	3	7,000.00	2,404	2,543,796.97	3	7,000.00	183	169,946.27		
936	1,010,373.00	1	1,000.00	914	958,025.62			133	138,456.23		
1,921	2,413,500.00	27	46,000.00	1,784	2,115,573.63	25	45,682.20	275	346,500.00	4	7,000.00
1,678	1,488,500.00	7	7,000.00	1,690	1,492,727.06	5	5,000.00	147	110,742.10	2	2,000.00
432	339,430.62	4	4,000.00	431	321,299.98	2	2,000.00	32	26,751.12	2	2,000.00
4,170	5,336,569.20	19	32,350.00	4,187	5,241,331.51	20	31,244.15	127	182,365.15		
676	786,426.96	7	7,000.00	713	831,319.27	8	9,000.00	44	52,426.79	1	1,000.00
8,934	15,442,000.00	56	109,000.00	8,648	14,926,649.80	44	87,000.00	1,185	1,985,603.70	18	31,000.00
37	48,400.00			34	45,400.00			4	4,000.00		
435	321,626.60	18	13,200.00	458	333,590.90	17	12,400.00	10	6,566.95	1	800.00
508	369,811.00	2	1,500.00	510	375,865.05	3	2,500.00	82	44,314.90	2	835.00
1,140	2,628,288.33	3	12,000.00	1,115	2,579,164.83	2	7,000.00	184	407,000.00	1	5,000.00
409	467,200.00	37	56,500.00	395	446,000.00	37	56,500.00	58	67,350.00	5	8,000.00
15	60,000.00			7	26,750.00			6	24,000.00		
3,437	6,796,231.59	2	3,500.00	3,441	6,892,330.56	1	2,000.00	415	781,372.63	1	1,500.00
183	263,166.69	12	18,000.00	174	253,000.01	13	19,000.00	27	34,866.68		
1,976	2,028,250.00	19	21,500.00	1,917	1,953,945.53	16	17,500.00	269	262,207.54	3	4,000.00
49	22,700.00			48	20,600.00			1	2,100.00		
76	65,200.00	5	3,700.00	74	63,200.00	5	3,700.00	7	6,000.00		
1,121	1,691,176.80	4	7,000.00	1,069	1,584,180.81	4	7,000.00	124	198,925.34		
984	1,027,940.00			944	975,041.27			179	189,025.00		
132	163,250.00	1	1,000.00	133	159,507.75	1	1,000.00	6	9,000.00		
62	381,823.55			44	250,253.55			29	204,957.50		
165	160,700.00			157	154,869.28			28	28,710.28		
1,625	1,305,009.71	19	22,600.00	1,584	1,258,963.92	3	4,093.75	186	150,790.83	3	4,000.00
1,173	2,115,100.00	88	188,000.00	1,164	2,096,914.68	88	192,500.00	146	262,316.67	13	25,000.00
43,541	\$59,635,560.54	454	\$728,623.75	42,670	\$57,346,039.35	413	\$665,980.63	5,152	\$7,193,840.55	71	\$111,703.95

STATEMENT OF FRATERNAL SOCIETIES LICENSED IN

NAME OF ASSOCIATION	LOCATION
American Yeomen, Brotherhood of.....	Des Moines, Iowa.....
*Ancient Order of Gleaners.....	Detroit, Mich.
Ancient Order of United Workmen.....	Fargo, N. D.
Benefit Ass'n. of Railway Employees.....	Chicago, Ill.
Catholic Knights of America.....	St. Louis, Mo.
Catholic Order of Foresters.....	Chicago, Ill.
Court of Honor.....	Springfield, Ill.
Degree of Honor.....	Sioux City, Iowa
Equitable Fraternal Union.....	Neenah, Wis.
Fraternal Aid Union.....	Lawrence, Kan.
Fraternal Brotherhood	Los Angeles, Cal.
Grand Carniolian Slovenian Catholic Union.....	Joliet, Ill.
Homesteaders, The	Des Moines, Iowa
Independent Order of Foresters.....	Toronto, Canada
Knights of Columbus	New Haven, Conn.
Knights and Ladies of Security.....	Topeka, Kan.
Ladies' Catholic Benevolent Ass'n.....	Erie, Pa.
Ladies of the Maccabees	Port Huron, Mich.
Maccabees, The	Detroit, Mich.
Modern Brotherhood of America.....	Mason City, Iowa
Modern Woodmen of America.....	Rock Island, Ill.
Mystic Toilers	Des Moines, Iowa
National Croatian Society of U. S. A.....	Pittsburgh, Pa.
National Slovak Society of U. S. A.....	Pittsburgh, Pa.
National Union Assurance Society.....	Toledo, Ohio
Neighbors of Woodcraft.....	Portland, Ore.
Railway Mail Association.....	Portsmouth, N. H.
Royal Arcanum	Boston, Mass.
Royal Highlanders	Aurora, Neb.
Royal Neighbors of America.....	Rock Island, Ill.
Sons of Norway.....	Minneapolis, Minn.
South Slavonic Catholic Union.....	Ely, Minn.
Supreme Lodge Knights of Pythias.....	Indianapolis, Ind.
Supreme Tribe of Ben Hur.....	Crawfordsville, Ind.
United Artisans	Portland, Ore.
United Commercial Travelers of Am., Order of	Columbus, Ohio
United Order of Foresters.....	Milwaukee, Wis.
Woman's Benefit Ass'n. of the Maccabees.....	Port Huron, Mich.
Woodmen of the World.....	Denver, Colo.

* Admitted 1917.

MONTANA—SHOWING TOTAL AND MONTANA BUSINESS—Cont.

Admitted Assets	Total Unpaid Claims	Other Liabilities	Total Liabilities
\$ 4,556,843.30	\$ 749,403.31	\$ 35,671.17	\$ 785,074.48
1,132,815.98	68,758.34	5,096.69	73,855.03
1,634,416.24	8,000.00	1,628,656.84	1,636,656.84
114,553.72	18,625.80	5,522.89	24,148.69
1,189,985.91	61,796.03	958.64	62,754.67
7,149,126.75	201,887.29	168.64	202,055.93
3,007,277.12	84,854.62	5,744.04	90,598.66
1,182,363.39	1,916.67	2,418.51	4,335.18
2,767,614.50	44,741.84		44,741.84
1,794,096.44	571,877.97	388,610.21	960,488.18
1,683,354.02	337,561.28	6,310.24	343,871.52
527,187.27	52,818.26	411.05	53,229.31
484,760.38	37,670.94	11,061.67	48,732.61
48,700,994.78	288,589.61	47,424,185.70	47,712,775.31
1,190,124.27	138,456.23	6,050,334.00	6,188,790.23
3,063,911.75	340,235.84	82,000.00	422,235.84
3,687,917.73	110,742.10		110,742.10
1,464,160.55	95,113.57	5,429.62	100,543.19
22,841,306.19	1,825,104.43	85,177.82	1,910,282.25
3,637,697.89	137,353.86	18,939.20	156,293.06
16,114,502.38	1,985,603.70	503,912.36	2,489,516.06
211,211.63	3,401.00		3,401.00
894,055.42	7,916.95	3,893.15	11,810.10
1,399,648.82	44,314.90	129,770.76	174,085.66
2,120,630.98	411,000.00	99,485.92	500,485.92
2,817,716.55	83,900.00	33,530.25	117,430.25
171,509.69	24,486.00	68.00	24,554.00
5,297,006.59	781,372.63	1,860.99	783,233.62
1,970,063.48	34,866.68		34,866.68
3,495,897.40	326,207.54	30,632.41	356,839.95
208,864.61	766.67		766.67
255,014.69	8,526.33	404.76	8,931.09
9,701,148.27	198,925.34	8,264,728.08	8,463,653.42
1,727,579.69	189,025.00	12,572.53	201,597.53
1,286,776.70	9,000.00	3,592.21	12,592.21
886,496.85	278,561.74	276.93	278,838.67
313,375.32	34,510.28	976.95	35,487.23
11,507,040.34	167,178.43	34,585.14	201,763.57
8,611,047.32	277,016.67	29,207.46	306,224.13

United States Home Office and General Agent's Addresses

FIRE COMPANIES

Aetna Insurance Company.

Hartford, Conn.

William B. Clark, President; E. J. Sloan, Secretary.

W. H. Breeding, Gen. Agt., 301 California St., San Francisco.

Agricultural Insurance Company.

203 Washington St., Watertown, N. Y.

W. H. Stevens, President; J. Q. Adams, Secretary.

Edw. Brown & Sons, Gen. Agts., 202-204 Sansome St., San Francisco.

Alliance Insurance Company.

232 Walnut St., Philadelphia, Pa.

Benjamin Rush, President; T. Houard Wright, Secretary.

J. C. Johnston, Mgr., 223-231 Sansome St., San Francisco.

American Alliance Ins. Co.

1 Liberty St., New York.

Charles G. Smith, President; Edwin M. Cragin, Secretary.

Ingram & Lerch, Mgrs., 76 W. Monroe St., Chicago, Ill.

American Central Insurance Company.

816 Olive St., St. Louis, Mo.

B. G. Chapman, Jr., President; D. E. Monroe, Secretary.

Benj. Goodwin, Mgr., 241 Sansome St., San Francisco.

American Eagle Fire Insurance Company.

80 Maiden Lane, New York City.

Henry Evans, President; Ernest Sturm, Secretary.

Pacific Coast Dept., Insurance Exchange, San Francisco.

American Insurance Company.

70 Park Place, Newark, N. J.

P. L. Hoadley, President; Frederick Hoadley, Secretary.

Geo. O. Hoadley, Mgr., 219 Sansome St., San Francisco.

Atlas Assurance Company, Limited.

London, England.

Frank Lock, U. S. Mgr., 100 William Street, New York City.

Frank J. Devlin, Mgr., 100 Sansome St., San Francisco.

Boston Insurance Company.

87 Kilby St., Boston, Mass.

William R. Hedge, President; Freeman Nickerson, Secretary.

A. T. Bailey, Mgr., 230 Sansome St., San Francisco.

British America Assurance Company.

18-22 Front St., Toronto, Canada.

W. B. Meikle, Vice-President; E. F. Garrow, Secretary.

H. T. Lamey, Mgr., Denver, Colo.

Caledonian Insurance Company.

Edinburgh, Scotland.

Chas. H. Post, U. S. Mgr., 50-52 Pine Street, New York City.

Geo. O. Hoadley, Mgr., 219 Sansome St., San Francisco.

California Insurance Company.

550 Sacramento St. San Francisco, Cal.

E. T. Niebling, President; George W. Brooks, Secretary.

Camden Fire Insurance Association.

434 Federal St., Camden, N. J.

Edmund E. Read, Jr., President; Joseph K. Sharp, Secretary.

Geo. O. Hoadley, Mgr., 219 Sansome St., San Francisco.

Capital Fire Insurance Company of California.

Capital National Bank Bldg., Sacramento, Cal.

H. C. Muddox, President; J. F. Landis, Secretary.

Underwriting Department, 118 Sansome St., San Francisco.

Citizens Insurance Company.

1101-1121 Pierce Bldg., St. Louis, Mo.

Chas. E. Chase, President; P. O. Crocker, Secretary.

Marsh & McLennan, Gen. Agts., 201 Sansome St., San Francisco.

Commercial Union Assurance Company, Limited.

London, England.

A. H. Wray, U. S. Mgr., 55 John St., New York City.

E. T. Niebling, Mgr., 550 Sacramento St., San Francisco.

Commercial Union Fire Insurance Company.

55 John St., New York City.

A. H. Wray, President; C. J. Holman, Secretary.

E. T. Niebling, Mgr., 550 Sacramento St., San Francisco.

Commonwealth Insurance Company of New York

76 William St., New York City.

E. G. Richards, President; Robert Newbould, Secretary.

Berdan & Osborn, Gen. Agts., 234 Pine St., San Francisco.

Concordia Fire Insurance Company.

Corner West Water and Wells Sts., Milwaukee, Wis.

Gustav Wollaeger, Jr., President; Frank Damkoehler, Secretary.
Selbach & Deans, Gen. Agts., 411 Sansome St., San Francisco.

Connecticut Fire Insurance Company.

30 Trinity St., Hartford, Conn.

Edward Milligan, President; John A. Cosmus, Secretary.
B. J. Smith, Mgr., 369 Pine St., San Francisco.

Continental Insurance Company.

80 Maiden Lane, New York City.

Henry Evans, President; Ernest Sturm, Secretary.
Pacific Coast Dept., Insurance Exchange, San Francisco.

County Fire Insurance Company.

100 S. Fourth St., Philadelphia, Pa.

Chas. R. Peck, President; Lewis W. Crockett, Secretary.
Underwriting Dept., Manchester, N. H.
A. T. Bailey, Mgr., 230 Sansome St., San Francisco.

Detroit Fire & Marine Insurance Co.

95 Shelby St., Detroit, Mich.

E. H. Butler, President; Chas. A. Reekie, Secretary.
Edwin Parrish, Mgr., 334 Pine St., San Francisco.

Equitable Fire & Marine Insurance Co.

1 Custom House St., Providence, Rhode Island.

Fred W. Arnold, President; Samuel G. Howe, Secretary.
Geo. H. Tyson, Gen. Agt., 210 Sansome St., San Francisco.

Equity Mutual Fire Insurance Co.

Stanton Bank Bldg., Great Falls, Montana.

M. M. Burlingame, President; C. W. Cleveland, Secretary.

Fidelity-Phenix Fire Insurance Company.

80 Maiden Lane, New York City.

Henry Evans, President; Ernest Sturm, Secretary.
Pacific Coast Dept., Insurance Exchange, San Francisco.

Fire Association of Philadelphia.

401 Walnut St., Philadelphia, Pa.

E. C. Irvin, President; M. G. Garrigues, Secretary.
J. W. Cochran, Mgr., Insurance Exchange, Chicago, Ill.

Fireman's Fund Insurance Company.

California and Sansome Sts., San Francisco.

J. B. Levison, President; Louis Weinmann, Secretary.

Firemen's Insurance Company.

780 Broad St., Newark, N. J.

Daniel H. Dunham, President; A. H. Hassinger, Secretary.

Neal Bassett, Mgr., 205 La Salle St., Chicago, Ill.

Fitchburg Mutual Fire Ins. Co.

781 Main St., Fitchburg, Mass.

Lincoln R. Welch, President; Fred'k W. Porter, Secretary.

Franklin Fire Insurance Company.

421 Walnut St., Philadelphia, Pa.

Elbridge G. Snow, President; Charles L. Tyner, Secretary.

Underwriting Dept., 56 Cedar St., New York City.

Girard Fire & Marine Insurance Company.

633 Chestnut St., Philadelphia, Pa.

Henry M. Gratz, President; Edward J. Thomason, Secretary.

Neal Bassett, Mgr., 205 La Salle St., Chicago, Ill.

Glens Falls Insurance Company.

Cor. Gen and Bay Sts., Glens Falls, N. Y.

R. A. Little, President; H. N. Dickinson, Secretary.

E. E. Potter & Sons, Gen. Agts., 576 Sacramento St., San Francisco.

Grain Dealers National Mutual Fire Insurance Company.

807-812 Board of Trade Bldg., Indianapolis, Ind.

J. W. McCord, President; C. A. McCotter, Secretary.

Great American Insurance Co.

1 Liberty St., New York City.

Charles G. Smith, President; Edwin M. Cragin, Secretary.

Ingram & Lerch, Mgrs., 76 W. Monroe St., Chicago, Ill.

Guardian Fire Insurance Co.

McCornick Bldg., Salt Lake City, Utah.

David C. Eccles, President; G. A. Yocum, Secretary.

The Hanover Fire Insurance Company.

34-36 Pine St., New York City.

R. Emory Warfield, President; E. S. Jarvis, Secretary.

Selbach & Deans, Gen. Agts., 411 Sansome St., San Francisco.

Hartford Fire Insurance Company.

125 Trumbull St., Hartford, Conn.

R. M. Bissell, President; Fred'k Samson & S. E. Locke, Secretaries.

Dixwell Hewitt, Gen. Agt., 438 California St., San Francisco.

Home Fire & Marine Insurance Co.

401 California St., San Francisco, Cal.

J. B. Levison, President; Louis Weinmann, Secretary.

Home Insurance Company.

56 Cedar St., New York City.

Elbridge G. Snow, President; Chas L. Tyner, Secretary.

Imperial Assurance Company.

100 William Street, New York City.

Percival Beresford, President; Howard Terhune, Secretary.

E. C. F. Knowles, Gen. Agt., 222 Sansome St., San Francisco.

Insurance Company of North America.

232 Walnut St., Philadelphia, Pa.

Benjamin Rush, President; T. Houard Wright, Secretary.

J. C. Johnston, Gen. Agt., 223-231 Sansome St., San Francisco.

Insurance Company of the State of Pennsylvania.

308-310 Walnut St., Philadelphia, Pa.

Gustavus Remak, Jr., President; John J. P. Rodgers, Secretary.

Seeley & Co., Gen. Agts., Colman Bldg., Seattle, Wash.

Law Union & Rock Insurance Company, Ltd.

London, England.

Hall & Henshaw, U. S. Mgrs., 49 John St., New York City.

H. H. Smith, Mgr., 433 California St., San Francisco.

Liverpool & London & Globe Insurance Company, Ltd.

Liverpool, England.

Henry W. Eaton, U. S. Mgr., 80 William Street, New York City.

Wm. S. Warren, Mgr., Insurance Exchange Bldg., Chicago, Ill.

Liverpool & London & Globe Insurance Company.

80 William Street, New York City.

Henry W. Eaton, President; Hugh R. Loudon, Secretary.

Wm. S. Warren, Gen. Agt., Insurance Exchange Bldg., Chicago, Ill.

London Assurance Corporation.

London, England.

Chas. L. Case, U. S. Mgr., 84 William St., New York City.

A. W. Thornton, Mgr., Pine & Sansome Sts., San Francisco.

London & Lancashire Fire Insurance Company, Ltd.

Liverpool, England.

Archibald G. McIlwaine, Jr., U. S. Mgr., 57-59 William St., New York.

Sam B. Stoy, Mgr., 332 Pine St., San Francisco.

Marquette National Fire Ins. Co.

175 W. Jackson Blvd., Chicago, Ill.

Anthony Matre, President; Henry J. Woessner, Secretary.

Mechanics Insurance Company.

500-502 Walnut St., Philadelphia, Pa.

Daniel H. Dunham, President; John A. Snyder, Secretary.

Neal Bassett, Mgr., 205 La Salle St., Chicago.

Mercantile Insurance Company of America.

76 William St., New York City.

E. G. Richards, President; Robert Newbould, Secretary.

Berdan & Osborn, Gen. Agts., 234 Pine St., San Francisco, Cal.

Merchants Fire Insurance Company.

627-634 Gas & Electric Bldg., Denver, Colo.

W. J. Galligan, President; J. R. Gardner, Secretary.

Merchants Fire Assurance Corporation.

1 Liberty Street, New York City.

Edward L. Ballard, President; Wm. B. Carter, Secretary.

Wm. W. Alverson, Mgr., 266 Bush St., San Francisco.

Michigan Commercial Insurance Company.

Capital National Bank Bldg., Lansing, Michigan.

F. D. Bennett, President; B. L. Hewett, Secretary.

Geo. W. Brooks, Gen. Agt., 550 Sacramento St., San Francisco.

Michigan Fire & Marine Insurance Company.

Penobscot Bldg., Detroit, Michigan.

D. M. Ferry, Jr., President; H. E. Everett, Secretary.

Carl A. Henry, Gen. Agt., Sacramento and Sansome Sts., San Francisco.

Michigan Millers Mutual Fire Insurance Company.

120 Ottawa St., Lansing, Michigan.

Robert Henkel, President; A. D. Baker, Secretary.

Millers National Insurance Company.

175 W. Jackson Boulevard, Chicago, Ill.

C. H. Seybt, President; M. A. Reynolds, Secretary.

Mill Owners' Mutual Fire Ins. Co. of Iowa.

412-416 Seventh St., Des Moines, Iowa.

H. J. Benson, President; J. T. Sharp, Secretary.

Milwaukee Mechanics' Insurance Company.

First National Bank Building, Milwaukee, Wis.

William L. Jones, President; Oscar Griebing, Secretary.

Minneapolis Fire & Marine Insurance Company.

McKnight Building, Minneapolis, Minn.

Fred C. Van Dusen, President; Walter C. Leach, Secretary.

Minnesota Implement Mutual Fire Ins. Co.

211 No. Cedar St., Owatonna, Minn.

D. H. Evans, President; C. I. Buxton, Secretary.

Montana Fire Insurance Company.

Daly Bank Building, Butte, Montana.

W. R. Allen, President; W. S. Hosking, Secretary.

National-Ben Franklin Fire Insurance Company.

120-122 Ohio St. West, Pittsburgh, Pa.

Samuel McKnight, President; H. M. Schmitt, Secretary.

J. R. Gardner, Gen. Agt., Denver, Colo.

National Fire Insurance Company.

95 Pearl St., Hartford, Conn.

H. A. Smith, President; G. H. Tryon, Secretary.

Willard O. Wayman, Gen. Agt., 374 Pine St., San Francisco.

National Liberty Insurance Co. of America.

62 William St., New York City.

Geo. B. Edwards, President; L. F. Goule, Secretary.

C. H. Coats, Mgr., Chicago, Ill.

National Union Fire Insurance Company.

Smithfield St. and Seventh Ave., Pittsburgh, Pa.

E. E. Cole, President; Wm. G. Armstrong, Secretary.

Netherlands Fire Insurance Company.

The Hague, Holland.

Harold W. Lettin, U. S. Mgr., 175 W. Jackson Blvd., Chicago, Ill.

Newark Fire Insurance Company.

41 Clinton St., Newark, N. J.

Edward J. Haynes, President; T. L. Farquhar, Secretary.

Rolla V. Watt, Mgr., 201 Sansome St., San Francisco.

New Brunswick Fire Insurance Company.

40 Paterson St., New Brunswick, N. J.

Geo. A. Viehmann, President; Chas. D. Ross, Secretary.

Wm. W. Alverson, Mgr., 266 Bush St., San Francisco.

New Hampshire Fire Insurance Company.

156 Hanover St., Manchester, N. H.

Frank W. Sargeant, President; Frank E. Martin, Secretary.

A. T. Bailey, Mgr., 230 Sansome St., San Francisco.

New Jersey Insurance Company.

40 Clinton St., Newark, N. J.

George A. Viehmann, President; Gresham Ennis, Secretary.

W. W. Alverson, Mgr., 266 Bush St., San Francisco.

New Zealand Insurance Company, Limited.

Auckland, New Zealand.

Walter M. Speyer, U. S. Mgr., 334 California St., San Francisco.

Niagara Fire Insurance Company.

123 William St., New York City.

O. E. Lane, President; Chas. A. Lung, Secretary.

Edwin Parrish, Mgr., 334 Pine St., San Francisco.

North British & Mercantile Insurance Company.

London and Edinburgh, Great Britain.

E. G. Richards, U. S. Mgr., 76 William St., New York City.

Berdan & Osborn, Gen. Agts., 234 Pine St., San Francisco, Cal.

North River Insurance Company.

95 William St., New York City.

Frederick H. Crum, President; David G. Wakeman, Secretary.

W. W. Alverson, Mgr., 266 Bush St., San Francisco.

Northern Assurance Company, Ltd.

London, England.

J. C. Corbet, U. S. Mgr., 642 Monadnock Block, Chicago, Ill.

Northern Insurance Company.

1 Liberty St., New York City.

William Mason, President; James Marshall, Secretary.

J. C. Johnston, Mgr., 223-231 Sansome St., San Francisco.

Northwestern Fire & Marine Insurance Company.

117-129 South 5th St., Minneapolis, Minn.

C. T. Jaffray, President; John H. Griffin, Secretary.

Northwestern Mutual Fire Association.

Central Bldg., Seattle, Wash.

F. J. Martin, President; M. D. L. Rhodes, Secretary.

Northwestern National Insurance Company.

Wisconsin and Jackson Sts., Milwaukee, Wis.

Alfred F. James, President; Lubin M. Stuart, Secretary.

Norwich Union Fire Insurance Society, Ltd.

Norwich, England.

J. Montgomery Hare and William Hare, U. S. Mgrs., 59 John St., New York City.

J. L. Fuller, Mgr., 234-236 Sansome St., San Francisco.

Ohio Millers Mutual Fire Insurance Company.

206 Tuscarawas W., Canton, Ohio.

A. Mennel, President; W. H. Clark, Secretary.

Orient Insurance Company.

20-22 Trinity St., Hartford, Conn.

Archibald G. McIlwaine, Jr., President; Henry W. Gray, Jr., Secretary.
Sam B. Stoy, Mgr., 332 Pine St., San Francisco.

Pacific Fire Insurance Company.

111 William St., New York City.

C. V. Meserole, President; H. G. Stephens, Secretary.
Seeley & Co., Gen. Agts., Colman Bldg., Seattle, Wash.

Pacific States Fire Insurance Company.

Title & Trust Bldg., Portland, Ore.

A. H. Averill, President; T. H. Williams, Secretary.
Guernsey-Newton Co., Gen. Agts., Spokane, Wash.

Palatine Insurance Company, Limited.

London, England.

A. H. Wray, U. S. Mgr., 55 John Street, New York City.
E. T. Niebling, Mgr., 550 Sacramento St., San Francisco.

Patriotic Assurance Company, Limited.

Dublin, Ireland.

J. J. Guile, U. S. Mgr., 54 Pine St., New York City.
C. A. Henry, Gen. Agt., Sansome and Sacramento Sts., San Francisco.

Pennsylvania Fire Insurance Company.

510 Walnut St., Philadelphia, Pa.

Charles H. Barry, President; W. Gardner Crowell, Secretary.

Berdan & Osborn, Gen. Agts., 234 Pine St., San Francisco.

Phenix Fire Insurance Co.

Paris, France.

Starkweather & Shepley, Inc., U. S. Mgrs., Providence, R. I.

Phoenix Assurance Company, Limited.

London, England.

Percival Beresford, Mgr., 100 William St., New York City.
E. C. F. Knowles, Gen. Agt., 222 Sansome St., San Francisco.

Phoenix Insurance Company.

Cor. Trinity and Elm Sts., Hartford, Connecticut.

Edward Milligan, President; Thomas C. Temple, Secretary.
George H. Tyson, Gen. Agt., 210 Sansome St., San Francisco, Cal.

Providence Washington Insurance Company.

20 Market Square, Providence, R. I.

J. B. Branch, President; A. G. Beals, Secretary.
A. T. Bailey, Mgr., 230 Sansome St., San Francisco.
Hedwall-Sundberg Co., Gen. Agts., Hail Dept., Minneapolis, Minn.

Queen Insurance Company of America.

84 William St., New York City.

Edward F. Beddall, President; Nevett S. Bartow, Secretary.

Rolla V. Watt, Mgr., 201 Sansome St., San Francisco.

Reliance Insurance Company.

429 Walnut St., Philadelphia, Pa.

Wm. Chubb, President; Wm. W. Haig, Secretary.

Marsh & McLennan, Gen. Agts., 201 Sansome St., San Francisco.

Rhode Island Insurance Co.

17 Custom House St., Providence, R. I.

Geo. L. Shepley, President; Emil G. Pieper, Secretary.

Rocky Mountain Fire Insurance Company.

601 Central Ave., Great Falls, Montana.

Sam Stephenson, President; Leo. P. McMeel, Secretary.

Royal Exchange Assurance.

London, England.

R. D. Harvey, U. S. Mgr., 92 William St., New York City.

Royal Insurance Company, Ltd.

Liverpool, England.

E. F. Beddall, Gen. Atty., 84 William St., New York City.

Rolla V. Watt, Mgr., 201 Sansome St., San Francisco.

Safeguard Insurance Co. of New York.

57-59 William St., New York City.

Archibald G. McIlwaine, Jr., President; Henry W. Gray, Jr., Sec'y.

Marsh & McLennan, Gen. Agts., 201 Sansome St., San Francisco.

Scottish Union & National Insurance Company.

Edinburgh, Scotland.

James H. Brewster, U. S. Mgr., 75 Elm St., Hartford, Conn.

Security Insurance Company.

115 Elm St., New Haven, Conn.

John W. Alling, President; Victor Roth, Secretary.

E. E. Potter & Sons, Gen. Agts., 576 Sacramento St., San Francisco.

Walter D. Williams, Mgr. Hail Department, Rockford, Ill.

Springfield Fire & Marine Insurance Company.

195 State St., Springfield, Mass.

A. W. Damon, President; Edwin H. Hildreth, Secretary.

Geo. W. Dornin, Mgr., 150 Sansome St., San Francisco.

St. Paul Fire & Marine Insurance Company.

Fifth and Washington Sts., St. Paul, Minn.

F. R. Bigelow, President; A. W. Perry, Secretary.

Benj. Goodwin, Mgr., 241 Sansome St., San Francisco.

Standard Fire Insurance Company.

18 Asylum St., Hartford, Conn.

M. L. Hewes, President; H. B. Anthony, Secretary.

Marsh & McLennan, Gen. Agts., 201 Sansome St., San Francisco.

Hedwall-Sundberg Co., Gen. Agts., Hail Dept., Minneapolis, Minn.

State Assurance Company, Ltd.

Liverpool, England.

James H. Brewster, U. S. Mgr., 75 Elm St., Hartford, Conn.

Sterling Fire Insurance Company.

115 N. Penn St., Indianapolis, Ind.

Edward D. Evans, President; Oscar L. Ross, Secretary.

Dixwell Hewitt, Gen. Agt., 438 California St., San Francisco.

Stuyvesant Insurance Company.

111 William St., New York City.

A. L. Pierson, President; G. F. Hutchings, Secretary.

Seeley & Co., Gen. Agts., Colman Bldg., Seattle, Wash.

Sun Insurance Office.

London, England.

J. J. Guile, U. S. Mgr., 54 Pine Street, New York City.

C. A. Henry, Gen. Agt., Sansome & Sacramento Sts., San Francisco.

Svea Fire Insurance Company.

Gothenburg, Sweden.

J. M. Wennstrom, U. S. Mgr., 100 William St., New York City.

Edw. Brown & Sons, Mgrs., 202-204 Sansome St., San Francisco.

Twin City Fire Insurance Company.

627 Second Ave., S., Minneapolis, Minn.

Geo. A. Mowry, President; W. A. Gordon, Secretary.

Union Assurance Society, Ltd.

London, England.

A. H. Wray, U. S. Mgr., 55 John St., New York City.

Harry H. Smith, Mgr., 433 California St., San Francisco.

United States Fire Insurance Co.

95 William St., New York City.

George R. Branson, President; David G. Wakeman, Secretary.

Wm. W. Alverson, Mgr., 266 Bush St., San Francisco.

Utah Home Fire Insurance Co.

18-26 S. Main St., Salt Lake City, Utah.

Heber J. Grant, President; George J. Cannon, Secretary.

Vulcan Fire Insurance Company.

14th and Broadway, Oakland, Cal.

H. B. Carlston, President; Arnold Hodgkinson, Secretary.

H. B. Keith, Mgr., 249 Pine St., San Francisco.

Westchester Fire Insurance Company.

100 William St., New York City.

Geo. R. Crawford, President; Harry H. Clutia, Secretary.

B. J. Smith, Mgr., 369 Pine St., San Francisco.

Hedwall-Sundberg Co., Gen. Agts., Hail Dept., Minneapolis, Minn.

Western Assurance Company.

22 Wellington St. East, Toronto, Canada.

W. B. Meikle, President; C. C. Foster, Secretary.

H. T. Lamey, Mgr., Denver, Colo.

Yorkshire Insurance Company, Ltd.

York England.

Frank & Du Bois, U. S. Mgrs., 80 Maiden Lane, New York City.

J. C. Johnston, Mgr., 223-231 Sansome St., San Francisco.

LIFE COMPANIES

Aetna Life Insurance Company.

650 Main Street, Hartford, Conn.

M. G. Bulkeley, President; C. E. Gilbert, Secretary.
Accident Department, E. C. Higgins, Secretary.

American Life Insurance Company.

Ninth and Walnut Sts., Des Moines, Iowa.

H. J. Klemme, President; J. C. Griffith, Secretary.

Bankers Life Company.

Fourth and Walnut Sts., Des Moines, Iowa.

George Kuhrs, President; G. S. Nollen, Secretary.

The Bankers Reserve Life Company.

Fifteenth and Farnam Sts., Omaha, Neb.

R. L. Robison, President; Ray C. Wagner, Secretary.

Capitol Life Insurance Company of Colorado.

Sixteenth and Curtis Sts., Denver, Colo.

Thos. F. Daly, President; Patrick Crowe, Secretary.

Central Life Assurance Society of the United States.

7th and Grand Ave., Des Moines, Iowa.

George B. Peak, President; T. C. Denny, Secretary.

W. I. Fraser, State Mgr., Missoula, Montana.

Central States Life Insurance Company.

Central National Bank Bldg., St. Louis, Mo.

Frank P. Crunden, President; V. F. Larson, Secretary.

Commonwealth Life Insurance Co. of Nebraska.

Omaha National Bank, Omaha, Neb.

Frans Nelson, President; F. J. Uehling, Secretary.

Continental Life Insurance Company.

500 McCornick Bldg., Salt Lake City, Utah.

F. J. Hagenbarth, President; F. O. Frick, Secretary.

F. A. Burns, Gen. Agt., Anaconda, Montana.

Dakota Life Insurance Co.

Granite Block, Watertown, S. D.

John B. Hanten, President; F. L. Bramble, Secretary.

Equitable Life Assurance Society of the United States.

120 Broadway, New York City.

Wm. A. Day, President; William Alexander, Secretary.

Rickards & Ellis, Mgrs., Helena, Montana.

Federal Life Insurance Co.

168 N. Michigan Ave., Chicago, Ill.

Isaac Miller Hamilton, President; Chas. S. Rannells, Secretary.

First National Life Insurance Company.

Pierre, South Dakota.

Loring E. Gaffy, President; C. W. Martindale, Secretary.

L. O. Ling, Mgr., Miles City, Montana.

Great Northern Life Insurance Co.

Clifford Bldg., Grand Forks, N. D.

E. J. Lander, President; S. B. E. Seese, Secretary.

Guarantee Fund Life Association.

Brandeis Theater Building, Omaha, Neb.

J. C. Buffington, President; J. W. Hughes, Secretary.

Guardian Life Ins. Co. of America.

50 Union Square, New York City.

Hubert Cillis, President; Carl Heye, Secretary.

John Allen, State Agt., Helena, Mont.

International Life Insurance Company.

722 Chestnut St., St. Louis, Mo.

Massey Wilson, President; W. F. Grantges, Secretary.

Kansas City Life Insurance Company.

Rialta Bldg., Kansas City, Mo.

J. B. Reynolds, President; C. N. Sears, Secretary.

D. M. Hynds, Gen. Agt., Billings, Montana.

Lincoln National Life Insurance Co.

219 E. Berry St., Fort Wayne, Ind.

Samuel M. Foster, President; Franklin B. Mead, Secretary.

Manhattan Life Insurance Company.

64-70 Broadway, New York City.

Thos. E. Lovejoy, President; Melvin De Mott, Secretary.

Maryland Assurance Corporation.

Baltimore, Md.

John T. Stone, President; A. G. Portch, Secretary.

Merchants' Life Insurance Company.

Register-Tribune Bldg., Des Moines, Iowa.

W. A. Watts, President; R. S. Wilson, Secretary.

Metropolitan Life Insurance Company.

1 Madison Ave., New York City.

John R. Hegeman, President; James S. Roberts, Secretary.

Geo. B. Scott, Mgr., 600 Stockton St., San Francisco.

Minnesota Mutual Life Insurance Company.

Commercial Bldg., St. Paul, Minn.

E. W. Randall, President; T. A. Phillips, Secretary.

Missouri State Life Insurance Company.

15th and Locust Sts., St. Louis, Missouri.

John G. Hoyt, President; F. H. Morgan, Ass't Secretary.

Montana Life Insurance Company.

Main and Grand Sts., Helena, Montana.

A. C. Johnson, President; J. M. Miller, Secretary.

H. R. Cunningham, Vice President and Gen. Mgr.

Mutual Benefit Life Insurance Company.

750 Broad St., Newark, N. J.

Frederick Frelinghuysen, President; J. Wm. Johnson, Secretary.

Ira L. Gregory, Gen. Agt., Ford Bldg., Great Falls, Montana.

Mutual Life Insurance Company of New York.

34 Nassua St., New York City.

Chas. A. Peabody, President; Wm. J. Easton and Wm. F. Dix, Secretaries.

W. H. Shields, Mgr., Old National Bank Bldg., Spokane, Wash.

National Life Insurance Company of Montana.

Daly Bank Building, Butte, Montana.

Kellie M. Roach, President; John J. Kalousek, Secretary.

National Life Insurance Company.

116 State St., Montpelier, Vermont.

Fred A. Howland, President; Osman D. Clark, Secretary.

Francis E. Heller, State Agent, Helena, Montana.

National Life Insurance Company of the U. S. A.

29 S. La Salle St., Chicago, Ill.

A. M. Johnson, President; Robert D. Lay, Secretary.

New World Life Insurance Company.

Old National Bank Bldg., Spokane, Wash.

John J. Cadigan, President; Edward J. O'Shea, Secretary.

New York Life Insurance Company.

346 Broadway, New York City.

Darwin P. Kingsley, President; Seymour M. Ballard, Secretary.

Homer Bostwick, Agency Director, Hirbour Bldg., Butte, Mont.

Northwestern Mutual Life Insurance Company.

Cor. Broadway and Michigan Sts., Milwaukee, Wis.

Geo. C. Markham, President; A. S. Hathaway, Secretary.

Sam D. Goza, Gen. Agt., Helena, Montana.

Northwestern National Life Insurance Company.

Cor. Nicollet Ave. and Eleventh St., Minneapolis, Minn.

John T. Baxter, President; M. V. Jenness, Secretary.

Old Colony Life Insurance Co.

37 W. Van Buren St., Chicago, Ill.

B. R. Nueske, President; Joseph McGauley, Secretary.

Pacific Mutual Life Insurance Company.

501 W. Sixth St., Los Angeles, Cal.

Geo. I. Cochran, President; C. I. D. Moore, Secretary.

J. S. Fabling, Gen. Agt., Denver, Colo.

Penn Mutual Life Insurance Company.

6th and Walnut Sts., Philadelphia, Pa.

Geo. K. Johnson, President; John Humphreys, Secretary.

Sol Poznanski, Gen. Agt., Helena, Montana.

J. T. O'Brien, Gen. Agt., Spokane, Wash.

Prudential Insurance Company of America.

755-769 Broad St., Newark, N. J.

Forrest F. Dryden, President; Willard I. Hamilton, Secretary.

H. J. Merkle, Mgr., Hennessy Bldg., Butte, Montana.

Security Mutual Life Insurance Company.

Court and Exchange Sts., Binghamton, N. Y.

David S. Dickenson, President; Chas. A. LaDue, Secretary.

State Life Insurance Company of Montana.

Stanton Bank Bldg., Great Falls, Montana.

Geo. H. Stanton, President; F. E. Beaty, Secretary.

Surety Fund Life Co.

629-35 Palace Bldg., Minneapolis, Minn.

E. Klaveness, President; E. J. Miller, Secretary.

Travelers Insurance Company.

700 Main St., Hartford, Conn.

Louis F. Butler, President; James L. Howard, Secretary.

Union Central Life Insurance Company.

1-7 W. Fourth St., Cincinnati, Ohio.

Jesse R. Clark, President; Geo. L. Williams, Secretary.

M. G. Hodnette, State Mgr., Century Bldg., Denver, Colo.

West Coast-San Francisco Life Insurance Company.

376 Pine St., San Francisco, California.

C. O. G. Miller, President; Gordon Thomson, Secretary.

Western Union Life Insurance Company.

1023 Riverside Ave., Spokane, Wash.

R. L. Rutter, President; S. H. Stewart, Ass't Secretary.

MISCELLANEOUS COMPANIES

Aetna Casualty & Surety Company.

650 Main St., Hartford, Conn.

M. G. Bulkeley, President; J. Schofield Rowe, Secretary.

American Surety Company of New York.

100 Broadway, New York City.

F. W. Lafrentz, President; C. W. Goetchius, Secretary.

William E. McKell, Mgr., Boston Bldg., Salt Lake City, Utah.

Bankers Casualty Company.

McKnight Bldg., Minneapolis, Minn.

R. B. Beson, President; S. L. Beson, Secretary.

Continental Casualty Company.

Hammond, Indiana.

H. G. B. Alexander, President; W. H. Betts, Secretary.

General Office, 910 Michigan Avenue, Chicago, Illinois.

Employers' Liability Assurance Corporation, Ltd.

London, England.

Samuel Appleton, U. S. Mgr., 33 Broad St., Boston, Mass.

Fidelity & Casualty Company.

92 Liberty St., New York City.

Robert J. Hillas, President; Theodore E. Gaty, Secretary.

Fidelity & Deposit Company of Maryland.

Charles and Lexington Sts., Baltimore, Maryland.

Edwin Warfield, President; Robert S. Hart, Secretary.

McCrea & Merryweather, Gen. Agts., Spokane, Wash.

Hartford Accident & Indemnity Company.

125 Trumbull St., Hartford, Conn.

R. M. Bissell, President; James L. D. Kearney, Secretary.

Joy Lichtenstein, Mgr., 438 California St., San Francisco.

Hartford Steam Boiler Inspection and Insurance Company.

56 Prospect St., Hartford, Conn.

C. S. Blake, President; Wm. R. C. Corson, Secretary.

Thos. E. Shears, Gen. Agt., Gas and Electric Bldg., Denver, Colo.

Iowa State Live Stock Insurance Company.

Hubbell Building, Des Moines, Iowa.

Wm. Crownover, President; Geo. W. Guth, Secretary.

Geo. B. Conway, Mgr., Helena, Montana.

Lion Bonding & Surety Co.

Woodmen of the World Bldg., Omaha, Neb.

Henry Haubens, President; C. W. Shaffer, Secretary.

John S. Steves, Mgr., Power Bldg. Annex, Helena, Mont.

Lloyd's Plate Glass Insurance Company.

61-63 William Street, New York City.

William T. Woods, President; Chas. E. W. Chambers, Secretary.

Benj. Goodwin, Mgr., 241 Sansome St., San Francisco.

London Guarantee & Accident Co., Ltd.

London, England.

F. W. Lawson, U. S. Mgr., 134 So. La Salle St., Chicago, Illinois.

Loyal Protective Insurance Co.

581 Boylston St., Boston, Mass.

S. Augustus Allen, President; Francis R. Parks, Secretary.

Maryland Casualty Company.

Baltimore, Maryland.

John T. Stone, President; John A. Hartman, Secretary.

Guernsey-Newton Co., Gen. Agts., Spokane, Wash.

Masonic Protective Association.

18 Franklin St., Worcester, Mass.

Francis A. Harrington, President; Chas. A. Harrington, Secretary.

Massachusetts Bonding & Insurance Company.

77-85 State St., Boston, Massachusetts.

T. J. Falvey, President; John T. Burnett, Secretary.

Accident and Health Department, Saginaw, Mich.

Merchants Life & Casualty Company.

719 Nicollet Ave., Minneapolis, Minn.

M. J. McMichael, President; C. C. Thomas, Secretary.

Metropolitan Casualty Insurance Company.

47 Cedar St., New York City.

Eugene H. Winslow, President; S. Wm. Burton, Secretary.

Millers' Mutual Casualty Company.

220 S. State St., Chicago, Ill.

C. H. Seybt, President; J. C. Adderly, Secretary.

Mutual Benefit Health & Accident Association.

City National Bank Bldg., Omaha, Neb.

H. S. Weller, President; G. H. Cramer, Secretary.

National Casualty Company.

Majestic Building, Detroit, Mich.

W. G. Curtis, President; E. A. Grant, Secretary.

D. B. Owen, Mgr., Fargo, North Dakota.

National Surety Company.

115 Broadway, New York City.

Wm. B. Joyce, President; Hubert J. Hewitt, Secretary.

Robert S. King, State Mgr., Helena, Montana.

New York Plate Glass Insurance Company.

Maiden Lane and William Sts., New York City.

Major A. White, President; J. Carroll French, Secretary.

North American Accident Insurance Company.

209 South La Salle St., Chicago, Ill.

E. C. Waller, President; A. E. Forrest, Secretary.

J. R. Moyle, State Agent, Phoenix Bldg., Butte, Montana.

Ocean Accident & Guarantee Corporation, Ltd.

London, England.

Charles H. Neely, U. S. Mgr., 59 John St., New York.

Preferred Accident Insurance Company.

80 Maiden Lane, New York City.

Kimball C. Atwood, President; Wilfred C. Potter, Secretary.

Geo. F. Ingram, State Agt., Helena, Montana.

Royal Indemnity Company.

84 William St., New York City.

Edward F. Beddall, President; Wm. Mackintosh, Secretary.

Rolla V. Watt, Mgr., Pine and Sansome Sts., San Francisco.

Standard Accident Insurance Company.

Penobscot Bldg., Detroit, Mich.

Lem W. Bowen, President; J. S. Heaton, Secretary.

State Farmers' Mutual Hail Insurance Company.

Waseca, Minnesota.

F. T. Day, President; C. H. Watson, Secretary.

St. Paul Mutual Hail & Cyclone Insurance Company.

Pioneer Bldg., St. Paul, Minn.

L. C. Stebbins, President; G. R. Walding, Secretary.

United States Casualty Company.

80 Maiden Lane, New York City.

Edson S. Lott, President; D. G. Lockett, Secretary.

United States Fidelity and Guaranty Company.

Baltimore, Maryland.

John R. Bland, President; R. Howard Bland, Secretary.

C. O. Price, Gen. Agent, Helena, Montana.

Western Accident & Indemnity Company.

Power Block, Helena, Montana.

H. D. Cook, President; W. E. Tucker, Secretary.

Western Life & Casualty Company.

Gas and Electric Bldg., Denver, Colo.

Thos. I. Gregory, President; R. V. Towner, Secretary.

C. P. Porter, Gen. Mgr., Hirbour Bldg., Butte, Montana.

